

City of Memphis Division of Housing and Community Development

Draft for Public Review

April 7, 2016 – May 6, 2016



City of Memphis Division of Housing and Community Development Three-Year Strategy for FY2017- FY2019 and FY2017 Annual Action Plan

July 1, 2016–June 30, 2017

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City of Memphis**

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City of Memphis
Division of Housing and Community Development
FY2017-FY2019 Three-Year Strategic Plan and FY2017 Annual Action Plan

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Memphis' Consolidated Plan is a reflection of the city's efforts to collaborate and coordinate the planning for the use of federal entitlement grant funds and to meet the requirements of the U.S. Department of Housing and Urban Development (HUD). The opportunities for receiving input from other local government, community organizations, non-profits and private/business sectors entities are numerous and on-going. As the lead agency responsible for managing the development of the plan, the City of Memphis Division of Housing and Community Development (HCD) administers primarily housing and community development programs and activities. It is through the skills and abilities of other divisions of local government, non-profit agencies, private organizations and developers that many housing programs, homeless programs, public services, and economic development initiatives are provided. HCD's relationship with the Memphis Housing Authority (MHA) has strengthened the City's ability to combine its forces in meeting the housing needs of low and moderate-income citizens.

Throughout FY2017-FY2019, attention will continue to be focused on strategies for neighborhood revitalization in the inner-city. These include planning, identification of new incentives for redevelopment, smart growth, and collaboration.

The primary goal of Memphis' Consolidated Plan is to foster the development of viable urban neighborhoods which include decent housing for everyone, a suitable living environment, and expanded economic opportunities, especially for low and moderate income citizens. Four major groups of activities address this goal:

- Housing
- Homelessness
- Special Needs Populations
- Neighborhood, Community and Economic Development

The Consolidated Plan combines into a single submission a Federal grant application for Community Development Block Grant (CDBG), HOME, Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Solutions Grant (ESG) Programs.

This Consolidated Plan document is comprised of this Executive Summary, the 2017-2019 Three-Year Strategy, and the 2017 Annual Action Plan. It presents a Three-Year Strategy that describes how current and future funds will be used to address housing and community needs over the next three years. The Annual Action Plan for July 1, 2017 – June 30, 2019, identifies projects that will be or are currently being implemented and describes the use of Federal, State and local housing resources. In the pages to follow,

you will find a summary of our current and future plans, priorities, programs, activities and the organizational structure, which will support the plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The goals, objectives, and outcomes can be found under the Strategic Plan section of the plan under goals and priority needs and in section AP-20 - Annual Goals and Objectives.

3. Evaluation of past performance

HCD has performed well in all four of the entitlement programs. Since its creation as City Division, HCD has undertaken a number of affordable housing, public improvements, economic development, section 108 loan guaranty, public services, public facilities, acquisition, interim assistance, demolition, lead hazard reduction, Brownfields, and administration and planning activities using entitlement funding provided through the U.S. Department of Housing and Urban Development.

Under affordable housing, HCD provided down payment assistance to twelve low and moderate income families through HCD. Community Housing Development Organizations (CHDOs) contributed to meeting housing needs through the construction of six rental housing units, the rehabilitation of five rental housing units, and acquisition of three rental housing units. New construction of four rental units was underway at the end of FY2015. The Housing Rehabilitation, Volunteer, and Minor Home repair programs provided assistance to homeowners to preserve and prevent the loss of their properties. A combined total of 56 low- income households were assisted through these programs. Phase III of the Cleaborn Pointe at Heritage Landing HOPE VI project was completed in FY2015, adding 105 units of affordable rental housing. Phase IV of the project, which includes 67 units, was under construction in FY15 and will be completed in FY16.

Under the homeless category, HCD provided Emergency Solutions funding to nine agencies to serve a total of 1970 people. 813 persons were assisted through the HESG Shelter Category, 227 assisted through the HESG Homeless Prevention Category, 241 assisted through street outreach, and 689 assisted through the HESG Rapid Re-Housing Category. CDBG funds were also used for activities that provided services to homeless persons and families, including case management, housing assistance, and other support services. 13,230 persons were assisted through these programs.

In the non-homeless special needs category, 1031 persons were assisted through programs funded with CDBG funds. HOPWA funds were used to provide assistance to 899 persons including 367 persons that were served through short-term rent, mortgage, and utility assistance to prevent homelessness, 94 persons provided tenant-based rental assistance, 17 persons provided permanent housing units, and 60 persons provided with transitional short term housing.

Under non-housing community development, CDBG funds were used to rehab a commercial strip center in Frayser that will provide retail/commercial space to be leased to businesses as well as public service activities that benefited 2053 people. Funds were also expended for the Mid-South Food Bank to provide food to 146 agencies and planning activities including neighborhoods plans and a lending study. City funds were used to create or retain 299 jobs and provided 33 loans to small businesses totaling \$ 8,107,820.00.

4. Summary of citizen participation process and consultation process

The Division of Housing and Community Development (HCD) seeks input on housing and community development needs and programs from a wide variety of social service/advocacy groups, public agencies, and citizens. To facilitate this process, HCD identifies and meets on an ongoing basis with stakeholders, which represent organizations and individuals served by our programs. HCD communicates with stakeholders to provide HCD with information on current issues, needs, priorities and long and short term recommendations on resource allocation and inter-agency coordination. HCD also has a website for its Consolidated Plan and posts information about the planning process, draft documents, and presentations on the City's web-site as well as the public hearing notices.

In meeting with citizens and planning session groups about the Consolidated Plan, HCD provides information on:

- The amount of funding to be received from federal sources
- The types of activities that may be undertaken under various grant programs
- Amount of funding that will benefit low- and very low-income persons
- Plans to minimize displacement of persons or assist those who are displaced

In addition, HCD makes every effort to provide technical assistance to organizations representing low and very low-income populations in developing proposals for funding under any of the programs described in the Consolidated Plan. HCD provides, as required by the Consolidated Plan rules, access to records and reports relating to the plan and to the use of federal funds for the preceding five years.

HCD holds two (2) public hearings: At the first hearing, prior year performance, the Consolidated Planning process, and citizen participation process are presented. The second hearing presents the proposed draft Consolidated Plan and solicits citizen/planning session attendants' comments on the proposed plan. This year, the first public hearing was held January 28, 2016. The second hearing is scheduled for April 7, 2016 and will begin the thirty day comment period on the draft Consolidated Plan Three-Year Strategic Plan and Annual Action Plan.

Public hearings are held at times and locations convenient to potential beneficiaries and accommodations will be made for those with disabilities. All public hearings are publicized at least ten days in advance in the local newspaper of general daily circulation. Information about public hearings

was also shared with a local organization whose mission is connecting, collaborating, and advocating for Memphis growing Latino community in the interest of increasing participation in the Consolidated Planning process.

Copies of the draft Consolidated Plan are available for review and comment for a period not less than 30 days before final submission to HUD. HCD advertises that copies of the draft plan are posted on the HCD website and provides the website address, and that they are available for review at the offices of HCD and the main branch of the public library.

Public notices are also published regarding availability of the Consolidated Annual Performance and Evaluation Reports and amendments to the plan.

5. Summary of public comments

HCD held a public hearing on January 28, 2016 to present the FY2015 CAPER and to introduce the planning process for the FY2017-FY2019 Consolidated Plan Three-Year Strategic Plan and Annual Action Plan. Comments from this public hearing are summarized below:

- Questions regarding how to apply for funding for projects. Staff responded with information on the competitive grant process.
- Comment about the need for financial literacy and financial management skills trainings. Need was acknowledged by staff.
- General comments regarding the need for funding comprehensive redevelopment efforts within the inner-city. Staff acknowledged this need and provided information regarding currently funded neighborhood revitalization projects and the impact that having limited resources impacts what is able to be accomplished at one time. Staff committed to share maps of the locations of past investments and planned investments.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were no comments or views that were not accepted.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role		Name	Department/Agency
Lead Agency		MEMPHIS	
CDBG Administrator			City of Memphis Housing and Community Development
HOPWA Administrator			City of Memphis Housing and Community Development
HOME Administrator			City of Memphis Housing and Community Development
ESG Administrator			City of Memphis Housing and Community Development
HOPWA-C Administrator			

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

City of Memphis, Division of Housing and Community Development.

Attn: Planning Department

701 North Main

Memphis, TN 38107

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City consults with housing, social services and other agencies to better respond to the respective needs of low/moderate income residents. Because HCD does not have the resources to completely revitalize neighborhoods on its own, it seeks creative ways to coordinate services and to bring groups together in order to make a difference within these areas. Leveraging of resources and partnerships with other City and County agencies, social service providers, foundations, CDCs and other neighborhood-based organizations, the faith based community, colleges and universities, and private developers are critical components of this strategy.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

HCD works with housing providers on to comprehensively identify the programs that exist, especially those to assist low and moderate income citizens, senior citizens, the homeless, and persons with disabilities. HCD partners with nonprofit and for-profit housing providers around specific housing issues, including rental housing needs, housing rehabilitation, home modifications for senior citizens and persons with disabilities, increasing the visitability of homes funded through housing programs, and others. Coordination includes convening and facilitating dialogue about the needs within the community and the local resources available. In many cases, coordination is triggered by specific projects, such as Choice Neighborhoods, to comprehensively plan around the housing needs of a particular area. HCD also coordinates and/or participates in efforts around specific housing related needs, including foreclosures, accessibility/visitability, and fair housing.

HCD participates in a variety of initiatives that are intended to enhance coordination with health, mental health, and service delivery. Homeless programs are coordinated through the Community Alliance for the Homeless that has the responsibility for identifying service and housing needs and priorities and coordinating the preparation of the application to HUD under the annual Continuum of Care funding competition. Specific efforts to coordinate housing assistance and services for homeless persons are as follows:

Two local providers, Memphis Area Legal Services and Catholic Charities, were awarded funds to launch a rapid-rehousing program for veteran families through the U.S. Veteran's Administration. For chronically homeless individuals and families, the Mayor's Action Plan calls for 391 units of permanent housing to be created. 322 units have been created and we are seeking to add another 69 units. Another initiative, Memphis Strong Families Initiative, facilitated by MIFA, provided 73 units of transitional housing to create permanent supportive housing for chronically homeless individuals and families who are involved in the child welfare system. Persons who are placed into permanent housing through this

program receive supportive services through the Promise Development Corporation who oversees the Memphis Strong Families Initiative.

To enhance coordination around health issues, the City and County along with local healthcare providers, have formed Healthy Shelby, which is aimed at emphasizing improvements in three areas: infant mortality, chronic disease, and end of life care. These three focus areas were chosen based on their potential to be scaled up: to improve significant health disparities in Shelby County, to capitalize on and leverage community energy and resources already invested in the region, and to activate residents to take ownership of their own health and health care. The Healthy Memphis Common Table is the organization responsible for convening, coordinating, and supporting the work of the partners. For the first time, health care systems, public health, social services, and the business community have come together in this public-private effort to assume accountability for the health of a community.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Community Development Block Grants have long been a source of funding for the CoC Lead Agency and efforts have been made to align funding priorities in CDBG, ESG, and HOME with the Action Plan to End Homelessness. The head of the City of Memphis Division of Housing and Community Development is the Chair of the Mayors' Policy Committee to End Homelessness and his Homeless and Special Needs Housing Administrator holds a permanent seat on the Governing Council, the primary decision-making body for the Homeless Consortium. These individuals have a direct role in guiding and administering the NSP, CDBG, HOPWA, ESG, and HOME programs.

In 2015, CoC grantees converted their Transitional Housing programs to Rapid Rehousing/Permanent Housing programs, which will be a significant, renewable funding stream to support our very successful Rapid Rehousing program. These funds will fill a significant gap in services by providing Rapid Rehousing opportunities for households without children. The City has prioritized Emergency Solutions Grant and HOME funding and raised local general fund and private funding to sustain the Central Intake and Homeless Hotline. We expect these resources to be continually designated for Rapid Rehousing.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Memphis in collaboration with the local Continuum of Care utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs Dept. serves on the Governing Council which implements/oversees the decision making of the CoC. Once the CoC establishes priorities, those priorities are utilized in the Emergency Solutions Grant through their application process, which is open once a year for eligible applicants. There is a selection

process, which is implemented by utilizing the Ranking and Review Committee of the local Continuum of Care. The Ranking and Review Committee selects the recipients of the Emergency Solutions Grant based on the priorities that were established by the Continuum of Care along with other factors which includes past performance, operational feasibility, need for the project, project quality, and applicant capacity.

ESG contracts initiated by the City of Memphis include the requirement that grantees participate in HMIS. Performance benchmarks for ESG grantees have been established by the Continuum of Care and are incorporated into ESG contracts. Data on performance will be assembled this year to assist in the evaluation of ESG grantees.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

The chart beginning on the following page describes the agencies participating in the planning process.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Memphis Housing Authority/MLB
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from HCD and the Memphis Housing Authority departments including capital improvements, HOPE VI, Housing Choice Voucher, Asset Management, and Executive coordinate and share information related to the needs of residents, policies, development plans, existing housing stock, and other items to help identify housing needs and share information about future development and partnerships.
2	Agency/Group/Organization	Community Alliance for the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff has an ongoing contractual relationship with the Community Alliance for the Homeless. The Alliance provides planning, technical assistance, and service coordination to public and private agencies working to end homelessness in Shelby County. The City and County have partnered with the Alliance to develop and oversee the Action Plan to End Homelessness in Memphis and Shelby County.
3	Agency/Group/Organization	Plough Foundation
	Agency/Group/Organization Type	Services-Elderly Persons Foundation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Plough Foundation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the elderly population. Specifically, discussions centered around aging in place and home repair programs.
4	Agency/Group/Organization	Mayor's Advisory Council for Citizens with Disabilities
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MACCD participated in discussions aimed at identifying needs, objectives, and performance metrics related to persons with disabilities. Strategies identified included the approval of an ordinance requiring homes funded through HCD to be visitable.
5	Agency/Group/Organization	Memphis Health Education and Housing Facilities Board
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Memphis Health Education and Housing Facilities Board (MHEHFB) participated in discussions aimed at identifying the needs, objectives, and performance metrics related to affordable housing. The participation of the MHEGFB provides information about resources available, affordable housing needs, and other housing related information.
6	Agency/Group/Organization	Community Development Council of Greater Memphis
	Agency/Group/Organization Type	Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Council of Greater Memphis is a membership organization consisting mostly of CDCs. The CD Council participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing and non-housing community development areas of the plan. Anticipated outcomes of the participation include input related to housing and issues that impact neighborhoods.
7	Agency/Group/Organization	MEMPHIS CENTER FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Memphis Center for Independent Living participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing and non-housing special needs areas of the plan. Anticipated outcomes of the participation include input on the housing and service needs for persons with disabilities.
8	Agency/Group/Organization	Shelby County Health Department
	Agency/Group/Organization Type	Services-Children Services-Persons with HIV/AIDS Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Shelby County Health Department works with HCD to implement the Lead Based Paint Hazard Reduction Demonstration Program, including providing the testing to determine whether a child has elevated blood lead levels. The health department also provided data that identifies patterns in health related conditions throughout Memphis and Shelby County. The Ryan White program staff are consulted to get data needed to support the development of the non-homeless special needs component of the plan.
9	Agency/Group/Organization	Memphis Area Association of Governments
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MAAG works closely with governments and nonprofit organizations to identify, craft and advocate for legislation and public that serves to improve the overall quality of life for all residents. MAAG is a regional resource for federal programs supporting economic development initiatives and is a regional advocate for economic and infrastructure.
10	Agency/Group/Organization	MEMPHIS AREA LEGAL SERVICES DOMESTIC VIOLENCE PROGRAM
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Victims of Domestic Violence Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Memphis Area Legal Services (MALS) helps the City to further fair housing by investigation fair housing complaints and through education and outreach efforts related to fair housing. MALS also has programs that assist victims of domestic violence and other legal assistance for people in need.
11	Agency/Group/Organization	Greater Memphis Chamber
	Agency/Group/Organization Type	Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Memphis works with the Chamber on a number of initiatives aimed to strengthen Memphis' existing businesses and serve as a catalyst for new commerce and economic development; to foster partnerships that build a qualified workforce linked to targeted industry, efficient infrastructure and an environment that stimulates growth; and to accelerate growth and success by connecting people, programs and resources.
12	Agency/Group/Organization	Memphis Ryan White Transitional Grant Area
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Other government - County
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HCD coordinates with the Memphis Ryan White Program in funding HOPWA programs and also relies on data provided through the Ryan White TGA needs assessment to determine the needs for persons living with HIV/AIDS in the Memphis MSA
13	Agency/Group/Organization	Tennessee Housing Development Agency
	Agency/Group/Organization Type	Housing Services - Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HCD works closely with TN Housing Development Agency (THDA) on a number of housing related topics. HCD is a participant in the West TN Affordable Housing Coalition which is made up of organizations who are interested in furthering affordable housing in the State of Tennessee. The goals and outcomes of participating in the coalition are to establish and support an active and effective network of educated stakeholders committed to understanding and addressing the needs for affordable housing in Tennessee, to effectively communicate and advocate the need for, and the social and economic impact of, affordable housing in Tennessee to law makers, policy makers, civic leaders, business leaders, housing providers, communities and the general public, and to establish and maintain active partnerships with funders if a affordable housing initiative in Tennessee.
14	Agency/Group/Organization	Shelby County Department of Housing
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HCD works closely with Shelby County Department of Housing to share information and co-sponsor housing related discussions impacting Memphis and Shelby County.
15	Agency/Group/Organization	Livable Memphis
	Agency/Group/Organization Type	Housing Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Community Development Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Livable Memphis participated in discussions aimed to identify community development priority needs, goals and objectives. Livable Memphis also assists in publicizing planning meetings and public hearings as they have a broad range of outreach to Memphis neighborhood and civic stakeholders.
16	Agency/Group/Organization	Women's Foundation for a Greater Memphis
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Women's Foundation for a Greater Memphis has an emphasis on poverty reduction and support to agencies that provide services to low and moderate income persons with a goal to promote sustainability and self-sufficiency. HCD works closely with the foundation around the identification of strategies that will help to further this work.
17	Agency/Group/Organization	Habitat for Humanity of Greater Memphis
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing area of the plan and is currently a partner in a repair program for senior citizens and in redevelopment projects in several neighborhoods including Uptown and Hickory Hill. Anticipated outcomes of the participation include input on the housing needs including housing counseling and financial counseling, and barriers to affordable housing.
18	Agency/Group/Organization	Aging Commission of the Mid-South
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Health Services-Education Services-Employment Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Aging Commission of the Mid-South participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically senior citizens.
19	Agency/Group/Organization	Wesley Housing Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wesley Housing Corporation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing, specifically housing for senior citizens.

20	Agency/Group/Organization	Metropolitan Inter-Faith Association
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MIFA participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population and the homeless population, specifically senior citizens and homeless persons.
21	Agency/Group/Organization	Cocaine and Alcohol Awareness
	Agency/Group/Organization Type	Housing Services-Elderly Persons Alcohol/Drug Addiction
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CAAP participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically persons with alcohol and drug dependencies and seniors.
22	Agency/Group/Organization	CASE MANAGEMENT, INC.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Case Managment, Inc. participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically related to tenant based rental assistance.

23	Agency/Group/Organization	Meritan
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meritan participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically persons with alcohol and drug dependencies and seniors.

Identify any Agency Types not consulted and provide rationale for not consulting

Throughout the process of developing the Consolidated Three-Year Strategic Plan and Annual Action Plan, HCD consulted with a broad group of housing providers, homeless service providers, providers of services to persons with special needs, other government agencies, citizens, foundations, education institutions, housing developers, advocacy organizations, and others. There is not an agency type that was not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Community Alliance for the Homeless	HCD incorporates the goals established through the Continuum of Care process into its strategic plan for homelessness and updates goals and objectives annually.
Mid-South Regional Greenprint	Office of Sustainability	The Greenprint Plan is intended to improve the quality of life for people in neighborhoods and communities across the Mid-South. The goals of this plan include protection of greenspace, expand recreational opportunities, improve public health, increase access to jobs and schools, access to fresh foods, and to make neighborhoods walkable. All of these align with the HCD's goals.
MHA's 5-Year Plan	Memphis Housing Authority	HCD incorporates the goals of the Memphis Housing Authority into the housing section, but it is also closely aligned with improving neighborhoods, especially through the HOPE VI and Choice Neighborhoods programs.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Ten Year Plan to End Homelessness	Community Alliance for the Homeless	HCD incorporates the goals established through the action plan into its strategic plan related to homelessness.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

HCD and the Office of Planning and Development (OPD) work to coordinate planning efforts in the neighborhoods targeted by HCD, especially around zoning and land use. This assists with the facilitation of affordable housing and correction of inappropriate and non-conforming land uses, which helps to redevelop and revitalize neighborhoods.

The Memphis Police Division (MPD), has implemented data-driven crime reduction strategies including the Real-Time Crime Center. Based on community need and data, the police division implements strategies that are more community based. HCD works with MPD to obtain crime data and to discuss public safety needs and strategies specific to neighborhoods that HCD is working in.

HCD works with Public Works relative to affordable housing and neighborhood development. A department under Public Works is Community Improvements, which includes code enforcement. They coordinate with HCD on code issues within neighborhoods and has assisted with larger demolition projects in conjunction with other projects. They recently undertook a property by property condition survey of all parcels in the City of Memphis. The results of the survey, called the Bluff City Snapshot, are accessible to HCD and the public, providing current data.

Memphis Light Gas and Water (MLGW) has several programs that complement community development efforts. MLGW provides a special utility rebate program to provide incentives for developers of affordable housing. MLGW also has programs that encourage and certify green building standards in order to make housing more energy efficient. MLGW is also partnering to implement a repair program aimed to help the elderly to age in place. MLGW's contributions assist with helping the homeowners to make their homes more energy efficient.

The Memphis Parks and Neighborhoods Division partners with HCD and neighborhoods to ensure that there are quality recreational facilities including parks, libraries, community centers, tennis courts, swimming pools, and other recreational facilities throughout the City. The Division also houses the Office of Community Affairs, which works to empower civic organizations.

The Memphis Area Transit Authority (MATA) works to find solutions for low-income people needing transportation to work. MATA's latest short-range transportation plan is scheduled to be completed in the Fall of 2016. The major goals of the plan are to make sure MATA services meet and support community needs, make the bus an attractive option for more people in the community, study recommendations will focus on finding ways to increase bus ridership, and ensure MATA services are operated in the most cost effective and efficient way possible.

At the State level, HCD works with the state housing agency, THDA, on a number of programmatic and policy related projects that will enhance the implementation of affordable housing programs, especially in the areas of rental housing and housing rehabilitation.

PR-15 Citizen Participation

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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Summary of citizen participation process/Efforts made to broaden citizen participation

The table beginning on the following page provides a summary of the citizen participation process,

1	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Two public hearings were held. The first was to present the CAPER and introduce the planning process for the Three Year Strategic Plan and the Annual Action Plan. It was held January 28, 2016. The second is to present the draft Annual Action Plan. It will be held on April 7, 2015. Both were held at the Main Branch of the Public Library, which is centrally located and accessible to persons with a disability. HCD staff provided information about the hearings to a local nonprofit, Latino Memphis and a newspaper published in Spanish, to assist with</p>	<p>Questions regarding how to apply for funding for projects. Staff responded with information on the competitive grant process. Comment about the need for financial literacy and financial management skills trainings. Need was acknowledged by staff. General comments regarding the need for funding comprehensive redevelopment efforts within the inner-city. Staff acknowledged this need and provided information regarding currently funded neighborhood</p>	<p>There were no comments that weren't accepted, all comments were addressed at the meeting and follow-up scheduled where appropriate.</p>	
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			notification to the Hispanic community. Attendance at each public hearing including citizens, neighborhood representatives, and staff from HCD.	revitalization projects and the impact that having limited resources impacts what is able to be accomplished at one time. Staff committed to share maps of the locations of past investments and planned investments.		
2	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Newspaper Ads notified citizens of public hearings.	See above summary within public hearing mode of outreach.	There were no comments that weren't accepted, all comments were addressed at the meeting and follow-up scheduled where appropriate.	

3	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Internet outreach provided information about public meetings and draft plans.	See above summary within public hearing mode of outreach.	There were no comments that weren't accepted, all comments were addressed at the meeting and follow-up scheduled where appropriate.	
4	Social Media	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Social media provided information about public meetings and draft plans.	See above summary within public hearing mode of outreach.	There were no comments that weren't accepted, all comments were addressed at the meeting and follow-up scheduled where appropriate.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Memphis used the following sources in efforts to identify needs for the three year strategic plan.

- **Housing Needs** – The City relies upon its close working relationship with the Memphis Housing Authority and the Housing Market Study its commences every three years to identify the housing needs for very-low to moderate and middle income families, renters/owners and public housing residents. Using the CHAS data and other data included in the housing market analysis, those income categories of persons and housing types that have the highest obvious needs receive priority consideration as the City attempts to allocate funding across all entitlements.
- **Homeless Needs** – On-going consultation with the Continuum of Care organization and the Homeless Needs Assessment (conducted every three years) provides the basis upon which Memphis identifies the needs of its homeless population. These sources are the basis for analysis used to guide planning and funding uses of entitlements used to address homeless needs.
- **Non-homeless Special Needs** – Workshops, on-going consultation and the formal requests for funding assistance provides data and information needed to analyze the housing and supportive service needs of the special needs populations.
- **Non-housing Community development** – Census data, information gathered around planning efforts for areas targeted for revitalization/redevelopment, and request for assistance from providers of community and public services enables the City to establish priority non-housing community development needs.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Memphis' population declined by a net of almost 30,000 or just over 4% throughout 2000 and up until the 2009 to 2013 estimates.

The HUD adjusted median family income or HAMFI for the Memphis MSA is \$56,700. This number is used to quantify households within income ranges regardless of household type. The number of households table provides households by income and type. A redeeming factor for the City with its large numbers of low-income households is the large number of householders living alone. 42,500 households earning less than 50% of HAMFI were not identified as family indicating the householder likely lives alone. One problem with people living alone, especially the elderly, is the risk of loss of income. The City of Memphis also has significant numbers of single-parent households reliant on one income. These single income households are at a significantly greater risk of a financial crisis should the householder become unable to work.

The summary of housing needs table shows that in total there are almost 77,000 households earning less than 50% of HAMFI. Within this income range are over 27,000 small family households and over 7,500 large family households. Over 17,000 households contain children under the age of 6. Almost 12,000 of these households have someone between the ages of 62 and 74 living in the household and over 9,000 households include someone over the age of 75.

Another 68,000 households earn from 50 to 100% HAMFI. Of these, 45,000 are small families and almost 6,000 are large families. Over 12,000 have someone living in the household between the ages of 62 and 74 and over 7,000 include someone 75 or older. Over 12,000 of these households contain children 6 years or younger.

The problems or issues faced by the low-income residents of the City of Memphis are challenging. Cost-burden is the main problem for many residents in the City. Owners or renters sometimes forego food or medication to keep their shelter. Almost 90,000 households in the City of Memphis are cost-burdened to some degree. The most severe cost-burden is among renters. Over 32,000 renter households are paying more than 50% of their income for rent.

Overcrowding is another problem. There are over 6,700 households with more than 1.01 persons per room with over 1,400 characterized as severely overcrowded or having more than 1.51 persons per room.

The final issue and perhaps most pressing problem is substandard housing or housing that lacks complete plumbing or kitchen facilities. This issue can become an environmental or health hazard depending upon the severity of the problem. Over 2,700 households live in substandard housing units, and, again, it is overwhelmingly a renter problem.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	678,973	650,932	-4%
Households	261,813	245,182	-6%
Median Income	\$32,285.00	\$36,912.00	14%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	85,100	67,000	84,310	48,680	203,780
Small Family Households *	30,670	23,730	34,530	19,630	100,190
Large Family Households *	8,120	6,750	7,710	3,750	13,380
Household contains at least one person 62-74 years of age	11,880	11,530	13,030	7,150	34,320
Household contains at least one person age 75 or older	8,620	10,380	9,450	4,740	14,390
Households with one or more children 6 years old or younger *	20,280	14,320	16,418	7,758	16,360
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,665	805	1,035	715	4,220	435	245	265	159	1,104
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	950	840	475	105	2,370	65	74	140	105	384
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3,205	2,050	2,020	910	8,185	280	480	995	450	2,205
Housing cost burden greater than 50% of income (and none of the above problems)	40,960	18,835	4,550	250	64,595	12,970	10,535	7,315	2,260	33,080

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	3,810	14,950	23,525	4,995	47,280	2,465	6,395	14,010	9,445	32,315
Zero/negative Income (and none of the above problems)	7,900	0	0	0	7,900	3,475	0	0	0	3,475

Table 7 – Housing Problems Table

Alternate Data Source Name:

Housing Needs Assessment

Data Source

Comments:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	46,795	22,525	8,085	1,985	79,390	13,755	11,340	8,715	2,965	36,775
Having none of four housing problems	9,550	20,445	40,595	20,870	91,460	3,725	13,495	28,625	22,355	68,200

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Household has negative income, but none of the other housing problems	7,900	0	0	0	7,900	3,475	0	0	0	3,475

Table 8 – Housing Problems 2

Alternate Data Source Name:

Housing Needs Assessment

Data Source

Comments:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	20,710	14,790	11,905	47,405	4,360	5,860	9,810	20,030
Large Related	6,130	3,465	1,815	11,410	1,140	1,640	1,780	4,560
Elderly	6,355	5,340	2,630	14,325	6,695	7,100	5,745	19,540
Other	16,485	12,655	12,240	41,380	3,965	2,955	4,480	11,400
Total need by income	49,680	36,250	28,590	114,520	16,160	17,555	21,815	55,530

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

Housing Needs Assessment

Data Source

Comments:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	19,095	7,670	1,645	28,410	3,680	4,010	2,775	10,465

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	5,665	1,245	220	7,130	1,115	885	275	2,275
Elderly	5,095	3,270	855	9,220	5,090	3,610	2,280	10,980
Other	15,500	7,535	2,105	25,140	3,740	2,310	2,075	8,125
Total need by income	45,355	19,720	4,825	69,900	13,625	10,815	7,405	31,845

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

Housing Needs Assessment

Data Source

Comments:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	3,325	1,990	1,915	604	7,834	235	409	570	249	1,463
Multiple, unrelated family households	915	840	560	369	2,684	115	130	575	324	1,144
Other, non-family households	35	130	29	90	284	0	25	0	30	55
Total need by income	4,275	2,960	2,504	1,063	10,802	350	564	1,145	603	2,662

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:

Housing Needs Assessment

Data Source

Comments:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	9,210	5,475	5,920	20,605	1,015	1,355	2,640	5,010

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:
Housing Needs Assessment

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

While single person households are not delineated in the 2008-2012 CHAS database, many “Other Households” represent non-elderly single family persons living alone (83% of total for Memphis in 2009-2013 ACS). 26,975 Other Households experience cost burden (21,325 renters and 5,650 owners) and among these, 17,100 pay 50% or more of their income for housing (severe cost burden). Furthermore, a portion of the 16,575 elderly households with a cost-based housing problem are single person households (43.1% for Memphis in 2009-2013 ACS). Among Other Households, renters with less than 30% of the AMI are most affected, but among the elderly, owners with 30% - 50% AMI are the largest group.

Based on the above CHAS data and ACS estimates, we estimate there are 29,534 single person households in need of housing assistance due to cost burden, of which 18,520 are severely cost burdened. 7,144 elderly households are cost burdened (4,327 with severe cost burden). Although single person households cannot suffer from overcrowding, an undetermined number may have substandard housing.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the Family Safety Center, who manages the domestic violence crisis hotline as well as emergency housing options for victims of domestic violence, there are 72 families seeking housing assistance. Of these, there are 113 children and 10 families include a family member with a physical disability.

What are the most common housing problems?

Cost burden, particularly the high number of households paying 50% or more of income for housing, is the most common problem. While smaller in number, both overcrowding and substandard housing are also common problems.

Are any populations/household types more affected than others by these problems?

In all housing types and income levels detailed in this section, with the exception of elderly homeowners, renters are far more likely to experience housing problems. As noted elsewhere, homeownership has declined significantly in Memphis following the housing crisis and recession. Family

households with less than 30% AMI and who rent are the most affected sub-group of households experiencing cost burden, and 9,210 of these households have children under the age of six. Non-family (Other) renter households also have large numbers of cost burden. Among owner households both small families and the elderly have large numbers of cost burdened households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The primary characteristics of low income individuals and families with children who are at imminent risk of homelessness are low rates of employment and education. Housing costs in Memphis are relatively low, but the level of skills and employment history is also low, thus securing a lease, or obtaining housing may still be out of reach for this group. The Emergency Housing Hotline receives calls from an average of 1,800 household heads per month indicating they are at risk of homelessness.

According to a 2016 study conducted by MAP Studio planning consultants, there were approximately 27,000 renter households with 2-4 related members who had a housing problem, which includes paying more than 30% of household income on rent, having insufficient kitchen or plumbing, and having more than one person per room. This number has increased from 18,625 in 2000 and 23,625 in 2013 with the increase in un- and underemployment in Memphis.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Reference data provided in the response above is from the housing market analysis/study. These data and definitions are from the 2008-2012 and preceding CHAS databases.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

We have not conducted a local study of the specific characteristics that place individuals at risk of homelessness, however, we have noted in our annual program evaluations that programs that discharge homeless individuals to housing with family and friends have higher rates of return to homelessness than those who secure permanent housing on their own. Therefore, doubling up tends to place people at risk of homelessness. We have conducted zip code analysis of entries into homelessness and found that they are consistent with areas of concentrated poverty. Based on interviews with unsheltered individuals, childhood sexual abuse, victimization, and tri-morbidity (co-occurring mental illness,

substance abuse, and physical health challenges) are common elements in the path to long-term homelessness.

Discussion

Cost burdening continues to be the most common housing problem, and continues to affect an increasing number of households. While the local economy shows some improvement following the 2008 housing crisis and resulting recession many owner households were forced to become renters. These households, along with potential homeowners who can't meet the more stringent credit requirements for mortgage lending, have resulted in renters becoming a greater proportion of cost burdened households. Major household types suffering from cost burden include almost 30,000 single person households, over 16,000 elderly households (10,000 of whom are homeowners), and 9,200 very low income renter families with children under the age of six.

In addition to inadequate financial resources to achieve quality housing, significant numbers of the disabled, victims of domestic violence, and other vulnerable populations are at-risk for housing insecurity and homelessness. Declining real incomes and rental rates that have outpaced income growth pose a problem for all vulnerable households.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The tables provide numbers of households with or without a housing problem. Black/African Americans represent 75 percent of the jurisdiction as a whole that have one or more of four housing problems. While Black/African American households clearly have the number of households with a housing problem, proportions are not equal among racial/ethnic groups. Hispanic Households, even though only 2,700 in total, had 5.24 times more households with a housing problem than not. Of the 32,000 Black/African American households, those with a housing problem were 3.5 times the number of Black/African American households without a housing problem and of the 7,200 total White households, those with a problem were 3.4 times the number of White households without a problem.

At the 30-50% income level the overall number of households with a housing problem is 4.4 times the number of households without a housing problem and Black/African American households constitute the largest number. Hispanic households, again, a much smaller number of just over 2,000; those with a housing problem 5.7 times the number of those without a housing problem. Of the 24,000 Black/African American households, households with a housing problem were 4.8 times the number of households without a housing problem. And of the almost 8,000 White households, those with a housing problem were 3.4 times the number of those without a housing problem. At this income level, the ratio of households with a housing problem compared to those without a housing problem increased for Hispanic and Black/African American households, but remained the same for White households.

In the 50-80% AMI population the overall proportion drops to a 1.76 ratio of housing problems to no housing problems. Asian households had the highest rate of housing problems at 1.93. Black/African American households, again, the largest in absolute numbers, with a housing problem outnumber Black/African American households without a housing problem by 1.85 times. Hispanic households were next with households with a housing problem at 1.72 times the rate of Hispanic households without a housing problem.

At the 80-100% income level the overall rate drops even more to only .63, but that ratio represents over 9,200 households with a housing problem. Asian households have the highest ratio at 1.28 households with a housing problem. Black/African American and White households fall within the overall ratio at this income level. Hispanic households had the lowest ratio at .53.

The following information delineates a disproportionately greater number of housing problems based on ethnic background and income levels in the City of Memphis.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	33,120	3,435	5,980
White	5,585	625	1,030
Black / African American	24,595	2,575	4,425
Asian	250	4	80
American Indian, Alaska Native	50	20	14
Pacific Islander	0	0	30
Hispanic	2,225	120	305
Other Races/Non-Hispanic	415	85	100

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	27,935	6,365	0
White	6,035	1,760	0
Black / African American	19,615	4,070	0
Asian	210	70	0
American Indian, Alaska Native	14	40	0
Pacific Islander	0	0	0
Hispanic	1,725	305	0
Other Races/Non-Hispanic	330	120	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	27,980	15,890	0
White	6,950	4,355	0
Black / African American	19,090	10,335	0
Asian	270	140	0
American Indian, Alaska Native	40	70	0
Pacific Islander	0	0	0
Hispanic	1,355	785	0
Other Races/Non-Hispanic	280	205	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,210	14,625	0
White	3,080	4,835	0
Black / African American	5,375	8,605	0
Asian	185	145	0
American Indian, Alaska Native	4	0	0
Pacific Islander	15	10	0
Hispanic	480	900	0
Other Races/Non-Hispanic	70	125	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Income is the overriding factor for solving housing problems. As income increases, housing problem ratios decline. While Asian and Hispanic household numbers were small, their rates of housing problems in some cases were higher than other racial groups. Black/African American households outnumbered all other households at all income levels; their housing problem ratios declined as income increased to roughly the same ratio as White households at the 80-100% income level.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The following tables are an analysis of the same households from the prior section, but with a severe housing problem. Hispanic households with a severe housing problem are 3.7 times the number of Hispanic households without a severe housing problem. Overall, the ratio of households with a severe housing problem compared to those without a problem is 2.4. 74% of total households with a severe housing problem are Black/African American households.

Severe housing problems at the 30-50% median income level were almost even. No racial group had a disproportionate share compared to other groups, but over 17,000 households at this income level have a severe housing problem. 70% of those households are Black/African American households.

The ratio of households with a housing problem to those without declines to .25 at the 50-80% median income level, however, there are 8,800 households with severe housing problems. Hispanic households have a ratio of .31, slightly above the overall. 70% of households with a severe housing problem are Black/African American households.

The ratio of households with a severe housing problem to those without a problem at 80-100% AMI is .12. Again, the ratio for Hispanic households was higher at .17. 58% of households with a severe housing problem are Black/African American households, 29% are White and 8% are Hispanic.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,030	6,530	5,980
White	5,015	1,200	1,080
Black / African American	22,280	4,890	4,425
Asian	210	45	80
American Indian, Alaska Native	50	20	14
Pacific Islander	0	0	30
Hispanic	2,080	260	305

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Other (includes multiple races, non-hispanic)	385	110	100

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,235	17,065	0
White	3,730	4,065	0
Black / African American	12,100	11,590	0
Asian	140	145	0
American Indian, Alaska Native	4	50	0
Pacific Islander	0	0	0
Hispanic	1,050	980	0
Other	215	240	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,800	35,070	0
White	2,035	9,270	0
Black / African American	6,190	23,235	0
Asian	39	370	0
American Indian, Alaska Native	10	95	0
Pacific Islander	0	0	0
Hispanic	510	1,630	0
Other	14	465	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,485	21,345	0
White	730	7,185	0
Black / African American	1,440	12,535	0
Asian	85	245	0
American Indian, Alaska Native	0	4	0
Pacific Islander	15	10	0
Hispanic	200	1,180	0
Other	20	170	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

While the numbers of households with a severe housing problem decline dramatically at higher income levels, there are still many households with a severe housing problem. Hispanic households have a higher ratio of households with a housing problem than those without a problem at all income levels, while Black/African American households have the highest numbers and greatest percentage of total households with a severe housing problem.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

In the 30-50% category of the cost burdened population, Black/African American households represent 63% of the total and 71% of the total in the 50-80% category. For cost burdened households between 30% and 80% of area median income, Black/African American households are more than two times the number of White households. In the under 30% category, White households represent 42% and Black households represent 51% of cost burdened households.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	134,710	49,780	53,695	5,665
White	56,885	14,535	11,515	1,055
Black / African American	68,815	31,390	38,360	4,690
Asian	2,320	665	400	80
American Indian, Alaska Native	205	110	65	14
Pacific Islander	50	0	30	30
Hispanic	5,015	2,530	2,770	370
Other (includes multiple races, non-hispanic)	0	550	585	110

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

Discussion:

103,000 households in the City of Memphis are paying more than 30% of their income for housing. This number includes households earning more than 100% AMI or about 14,000 households. Almost 70,000 of all cost burdened households are Black/African American households, 26,000 are White households, 5,300 are Hispanic Households and 2,400 households comprise all other households by race. The ratio of cost burdened White households to non-cost burdened White households is .46, while the ratio for Black/African American households is 1.01, Hispanic households it is 1.06 and for all races the ratio is

.57. Black/African American households and Hispanic households have much higher proportions of cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In general, Memphis does not exhibit strong patterns of disproportionate housing needs among racial or ethnic groups. Disproportionate housing needs exists when one racial or ethnic group at a specific income level experiences housing problems at a rate of 10 percentage points or greater than the income level as a whole. Among Memphis households identified as having housing problems, or severe housing problems, cases of racial or ethnic disproportionately are found in two relatively small population groups – Pacific Islanders and Asians, and these are found only among households with incomes falling within 80% to 100% of the Area Median Income (AMI).

The data demonstrates that Asians and Pacific Islanders show disproportions in the 80% to 100% AMI range, but not in the lower income groups. Below 50% AMI Asians and Pacific Islanders show a lower incidence of housing problems than the jurisdiction as a whole (i.e. none of the 30 Pacific Islander households with negative incomes experienced a housing problem). The Other, or multi-race, group also shows a lower incidence of housing problems throughout income groups. Although relatively small (247 households below 100% AMI), the American Indian/Alaska Native households are consistently below the jurisdiction's incidence of housing problems, particularly in the 30% to 50% AMI range.

Hispanic/Latino households show the highest incidence of housing problems where incomes are less than 80% AMI; however, improvement is seen in the two higher income groups. Both Whites and Blacks/African Americans are very close to the jurisdiction's level of housing problems throughout the income ranges. No differences in overall patterns are seen between total Housing Problems and Severe Housing Problems.

Disproportional findings for Housing Cost Burden alone were not calculated due to the absence of CHAS data for households not experiencing cost burden. However, as the preceding CHAS tables on housing needs have shown, the overwhelming housing need in Memphis is alleviation of cost burdening, and consequently data reflects disproportions associated with cost burden. It is believed unlikely that data for cost burdening alone would present a different picture of disproportionate housing problems.

If they have needs not identified above, what are those needs?

While showing some significant differences among racial/ethnic groups, the above disproportional findings do not identify significant housing issues warranting special attention beyond normal affordable housing programming. The two cases of disproportionate housing needs are with 200 households in the 80% to 100% AMI range, which is generally outside the primary focus of most housing assistance programs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Black/African American and Hispanic/Latino households live throughout the city. However, larger concentrations of Black/African American (over 4500 per census tract) are found in Frayser/Raleigh, Whitehaven, south/southeast Memphis, and the suburban and semi-rural area south of Highway 64. Hispanic households are more concentrated geographically, with concentrations in Berclair, southeast Memphis, and several areas of northeast Memphis. Asian households are also found throughout the city but with larger concentrations in the eastern parts of the city outside the I-240 loop and in Crosstown. American Indian households are more concentrated than other races, with 40% living in four census tracts in different parts of the city.

NA-35 Public Housing – 91.205(b)

Introduction

The public housing agency responsible for these programs in Memphis is the Memphis Housing Authority (MHA), which manages public housing units and the distribution and use of the Housing Choice Vouchers. All but one of the traditional public housing developments has been revitalized and the last one remaining, Foote Homes, will be revitalized a Choice Neighborhoods Implementation Grant that Memphis Housing Authority and the City of Memphis were awarded in September of 2015. Public housing units are located within newer, less dense, mixed income communities created by funds from the federal government's HOPE VI program, Low Income Housing Tax Credits and Tax Free Bonds, the latter two programs administered by the Tennessee Housing Development Agency (THDA), as well as other public, private, and philanthropic funding.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,446	6,746	0	6,676	25	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,828	10,928	0	10,863	8,825	0
Average length of stay	0	0	6	5	0	5	0	0
Average Household size	0	0	2	3	0	3	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	626	465	0	461	3	0
# of Disabled Families	0	0	714	1,372	0	1,351	10	0
# of Families requesting accessibility features	0	0	2,446	6,746	0	6,676	25	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	29	101	0	97	3	0	0
Black/African American	0	0	2,414	6,640	0	6,574	22	0	0
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	2	1	0	1	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	18	305	0	303	2	0	0
Not Hispanic	0	0	2,428	6,441	0	6,373	23	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

MHA's four highrise developments including Jefferson Square, Borda Tower, Venson Center, and Barry Tower all have open waiting lists. In addition, we have one family site, Kefauver Terrace, whose waiting list is also open. Waiting lists for all other sites are presently closed for new applications. The most recent wait list data shows that the vast majority of wait list households are very low income, Black/African Americans. The wait list for disabled families on the Memphis Housing Authority totals 2,299. Of the 15,710 on waiting lists for 38 public housing complexes, one or more persons in 61 households have a handicap requiring an accessible housing unit. There are 213 families with one or more members having a disability on the waiting list for housing choice vouchers.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Out of 15,710 households on one or more waiting lists for public housing, 2,617 (6.8%) are elderly. Approximately 11,000 (70%) of families have one or more children.

The waiting list for Housing Choice Vouchers includes 7225 households of which 213 are families with disabilities, 87 elderly families, 4944 families with children and 1981 other families. 3874 are extremely low income (below 30% AMI), 1288 are very low income (above 30% AMI but below 50% AMI), and 1043 are low income (above 50% AMI but below 80 % AMI).

How do these needs compare to the housing needs of the population at large

Households waiting to receive HCVs or move into public housing are much poorer than the general population. In the general population 46% of households have income at or below 80% of the area median family income with 16% at 30% or less, 13% with 31-50% and 17% at 51-80%. In comparison, those on waiting lists for public housing, 55% of the households at or below 30% of the area median family income. This compares to 16% for the general population. The wait list for HCVs shows that 53% have very low incomes (less than 30% of area median income), 18% have incomes between 31-50% of AMI, and 14% have incomes between 51-80% AMI. This compares to 13% and 17% for the population at large.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

In 2011, the Mayors of the City of Memphis and Shelby County initiated the Action Plan to End Homelessness, a strategic effort to utilize evidence-based practices, realign existing resources, and generate new resources to reduce the number of people who experience homelessness in our community. The plan contains 18 strategies, 16 of which are in active implementation stages at this writing. Since 2012, we have begun to see the results of the plan, as overall homelessness has been reduced 27%. Chronic homelessness is down 69% and family homelessness has been reduced by 25%.

Point In Time Data: Point In Time data is our most reliable benchmark for determining progress in that it is the one time each year that the unsheltered population and programs that do not participate in HMIS are captured.

Memphis and Shelby County volunteers counted 1, 525 people who met HUD’s definition of literally homeless in January 2015. This is a decrease of 8.9% over the previous year.

In nearly every category, homelessness fell in 2015. There were fewer single individuals, fewer individuals sheltered, fewer unsheltered, and fewer people in families who were literally homeless on January 27th, 2015. Only the number of households with children increased slightly (155 vs. 151, 4 more than in 2014.) There were no families found sleeping unsheltered since 2012.

Annualized Data: Our primary tool for measuring annualized homelessness data is through our Homeless Management Information System, administered by the Community Alliance for the Homeless. The Annual Homeless Assessment Report (AHAR) also shows a decrease in the most recent year, though not as dramatic as the Point In Time data.

Length of Stay: As part of the community’s performance benchmarking process, programs are scored by a variety of factors that correspond with the HEARTH Act’s emphasis on reducing the number of people who experience homelessness and the length of time they spend homelessness. The 2012 performance assessment was the first to score programs based on their length of stay. Average length of stay data is provided in the table below. We expect the length of stay to decrease in future years since it is now a performance and scoring rating factor that can impact program funding.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	518	1,963	845	763	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	78	929	4,640	3,199	3,633	0
Chronically Homeless Individuals	21	67	130	141	96	0
Chronically Homeless Families	1	4	0	4	7	0
Veterans	5	221	181	170	190	0
Unaccompanied Child	4	119	64	49	53	0
Persons with HIV	5	7	76	67	25	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is available for the category # of persons becoming and exiting homelessness each year which is indicated in the chart above. We do not yet have the ability to provide data across programs for the category # of days that persons experienced homelessness. We will seek assistance from HUD and our HMIS vendor to find an algorithm for extracting that information. This data is currently not available for any of the populations listed in the chart.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	348	23
Black or African American	1,091	53
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	1	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	3	2
Not Hispanic	1,444	76

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The estimate for the number of families with children in need of housing assistance is 360 households and the estimate for the number of families of veterans in need of housing assistance is 145 households.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homeless individuals and families are disproportionately African-American or Black (annually 94% of the homeless population vs. 63% citywide.) The percentage of homeless population made up of veterans is between 14.8%. Memphis has a very small number of Hispanic people who are homeless. Between 10/1/2013 – 09/30/2014 only 2% of the families in emergency shelters and only 1% of families and individuals in transitional housing reported their ethnicity to be Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Homelessness in Memphis is largely driven by the extremely low incomes of adults, combined with disconnectedness to appropriate systems of support (e.g. ranging from family and friend support to professional supports that promote physical and behavioral health.) On a per capita basis, the rate of homelessness in Memphis is low compared to other cities of our size. We attribute this to the relatively low cost of housing and willingness in the community to double up or provide temporary residence to those who fall on hard times. While homelessness exists throughout Shelby County, it is most often visible in the Downtown and midtown areas of the City with pockets of encampments in at least four other parts of the County. We do not have a rural homeless population due to our jurisdiction being only urban and suburban.

Discussion:

As we have adopted the Action Plan to End Homelessness, we have a greater understanding of matching evidence-based interventions with the population we serve. We are promoting rapid rehousing and permanent housing strategies in order to reduce the length of time people experience homelessness and to reduce the number of people who are homeless. We have adopted assessment tools that help us better target our interventions and provide us with more accurate data on unmet needs. We have developed a coordinated entry system whereby all CoC funded housing is assigned to the most vulnerable people first.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	6,748
Area incidence of AIDS	256
Rate per population	19
Number of new cases prior year (3 years of data)	871
Rate per population (3 years of data)	22
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	7,570
Area Prevalence (PLWH per population)	564
Number of new HIV cases reported last year	0

Table 27 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	200
Short-term Rent, Mortgage, and Utility	190
Facility Based Housing (Permanent, short-term or transitional)	22

Table 28 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

The characteristics of the special needs populations in Memphis include: physically and developmentally disabled; mentally ill; elderly and frail elderly; substance abusers and ex-offenders; very-low income, unemployed and/or low skilled; and victims of domestic violence, abused children and their families

What are the housing and supportive service needs of these populations and how are these needs determined?

- Facility-based housing for persons with AIDS/HIV and their families Transitional housing
- Tenant-based rental assistance Permanent housing and placement Job-training and employment skills In-home services for seniors

- Counseling and case management services Accessibility modifications for disabled and senior homeowners

The needs are determined by the client in-take procedures used by service providers who request CDBG, ESG, HOME or HOPWA funding via Memphis' competitive grant award process. On-going meetings and consultations with service providers are also means by which needs are determined by service providers.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Memphis TGA accounts for the largest number of persons living with HIV/AIDS among the TGAs in Tennessee, and approximately 86% of all PLWHA in the Memphis TGA reside in Shelby County. DeSoto County in Mississippi accounts for the second largest PLWHA population (5.5%) followed by Crittenden County in Arkansas (3.4%).

Of the 7,279 individuals estimated to be currently living with HIV disease at the end of 2014, 49% (n=3,576) of these individuals were classified as AIDS. The overall percentage of persons living with HIV infection stage 3 (AIDS) has gradually increased from 46% (n=2,983) in to 49% (n=3,576) in 2014. This is due to the effective care, treatment, and lower number of deaths among the PLWHA than new HIV cases each year. The overall percentages of people living with HIV not AIDS is steadily decreased from 54% (n=3,459) in 2011 to 51% (n=3,721) in 2014. This decrease is partly due to overall decreasing of HIV incidence in Memphis TGA 429 new cases in 2011 to 324 new cases in 2014.

Almost 68% of people living with HIV or AIDS in the Memphis TGA are male. The majority is Non-Hispanic Black (82%), followed by Non-Hispanic White (13%) and 3% Hispanic/Latino. Almost 47% of persons living with HIV or AIDS are within the child-bearing range of 13 to 44 years of age. (Source: 2015 Comprehensive Needs Assessment completed by the Memphis Transitional Grant Area (TGA).)

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

This section identifies and assesses the non-housing community development needs in Memphis and Shelby County Tennessee. The process by which these needs were identified included a triangulation of several research methodologies (focus groups, one-on-one interviews, archival research, and surveys); which involved an analysis of local economic conditions, with attention placed on the interest of the primary target groups (low-moderate income residents and communities). Representatives from community-based organizations (CBOs), government, planning agencies and other stakeholders weighed-in on local trends and needs.

Modes of outreach consisted on focus groups, interviews and surveys. The targeted outreach was to the broader community, service providers, real estate developers, and governmental staff from the local jurisdiction.

Quality publicly owned amenities in a community offer the support for private ventures and strong neighborhoods. Public and private investment each play an significant part in revitalizing and stabilizing neighborhoods. Public facility improvements send a message to neighborhoods that the City supports an area by reinvesting and creates confidence for private investment. Neighborhood livability and creating and maintaining quality neighborhoods are goals of the city of Memphis. The City of Memphis provides numerous public facilities for its residents. including community centers, libraries, parks, tennis courts, There is a need for facilities that serve special needs populations and locations to where the populations are located. Priority public facility needs in Memphis are ADA compliant centers for people with disabilities, as well as centers for youth ad seniors within neighborhoods.

How were these needs determined?

The process by which these needs were identified included a triangulation of several research methodologies (focus groups, one-on-one interviews, archival research, and surveys); which involved an analysis of local economic conditions, with attention placed on the interest of the primary target groups (low-moderate income residents and communities). Representatives from community-based organizations (CBOs), government, planning agencies and other stakeholders weighed-in on local trends and needs.

Needs were determined based on a number of methods including public participation through surveys (City of Memphis, Division of Housing and Community Development (HCD), Planning Department, survey), focus groups held by the HCD Planning Department, interviews, and meetings with neighborhood and business associations. The City's Capital Improvement Program (CIP) identifies needs for public infrastructure. Targeted Mayoral task forces and other local division of government, including EDGE, WIN, and Livable Memphis also included public participation components resulting in identifying needs and priorities.

Describe the jurisdiction's need for Public Improvements:

Public involvement results continually point to the need for infrastructure improvements in the low-moderate income areas of the city. Sidewalks and ADA compliant roadways and curbs, and crime prevention through environment design (CPTED) in particular are frequently in the top tier of needs identified by the constituency (not only for the community at-large; but more specifically vulnerable populations such as the elderly). This includes streetscape, improved roads that would improve the safety for its citizens. However, a shrinking city budget does not allow for all of the needs to be met. Nevertheless, both the city of Memphis and Shelby County are working collaboratively to address many of these. Hallmark to this partnership is one initiative among many.

The City and County have adopted the Mid-South Regional Green Print and Sustainability Plan; a 25-year plan designed to enhance regional sustainability by establishing a unified vision for a region-wide network of green space areas, which serves to address long-term housing and land use, resource conservation, environmental protection, accessibility, community health and wellness, transportation alternatives, economic development, neighborhood engagement, and social equity in the Greater Memphis Area.

How were these needs determined?

Needs were determined through organizations such as Livable Memphis, Memphis Center for Independent Living, Memphis Regional Design Center, Office of Planning and Development, Office of Sustainability and the Mid-South Complete Streets Coalition.

Describe the jurisdiction's need for Public Services:

Public services serve critical needs of Memphis' low and moderate income people. Because of the high poverty rate in the city, the need for public services is great. This includes health providers, homelessness, child care, transportations, family literacy, job/employment training, and education services. Memphis has a significant number of public service agencies serving the needs of low and moderate income people. Yet significant needs have been identified in the area of youth-centered services - to do the high levels of youth homelessness and aging out of foster care, etc.; employment programs/services for ex-felons and occupational youth (18-24); mental health care; and alternative transportation options. Service populations are youth, ex-offenders, mentally-ill person, and families with children.

How were these needs determined?

Needs were identified through the public involvement process in conjunction with consideration of City priorities. Local service providers and research completed by government agencies, universities and service providers was taken into consideration. Community stakeholders also participated in needs assessment survey.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Out migration from The City of Memphis lead to some extremely high vacancy rates, however, factoring in condition, these vacancy rates may be much lower. Many vacant units may be uninhabitable, especially, older, multi-family units, which comprise a large portion of vacant units. Part of the solution to The City of Memphis' housing problems may involve taking on the issue of vacant housing. Many households are choosing to be cost burdened by not living in housing they believe is unfit to live in or in areas they perceive as unsafe. Many other households have no options and are essentially trapped in their own homes or in substandard rental units.

The main issues for any city are condition and perception. Revitalization is occurring in the City of Memphis, especially in the downtown and mid-town areas. The impact of the investment could be greatly enhanced by addressing vacant housing and problem housing with creative and lasting practices.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The needs assessment section showed the number of households with a need for better housing, this section provides data on housing stock, type, number of bedrooms, occupancy and tenure, vacancy, condition and age. As described earlier, since the early 1990s a tremendous amount of building has taken place in the eastern part of the county and south into Mississippi. Residents fled to these suburban locations or simply decided to move to a new home having easy access to loans and with the notion that a home was a good investment. With the belief that a home is an investment, location and condition become key aspects and new and bigger is better became the norm. But the pace of investment was unsustainable and many homeowners ultimately faced foreclosure and bankruptcy. Many more owners still own homes that are a cost burden. And even if the owners wanted to sell, it would add more cost because what is owed on their mortgage is still more than the home is worth on today's market.

A March 19, 2013 article in the Memphis Business Journal cited CoreLogic's number of 70,000 or 32 percent of all mortgages as underwater mortgages in the Memphis area at the end of 2012, a 7% increase from 65,000 in the fourth quarter of 2011. The total estimated number of homes with a mortgage in the City of Memphis from 2009-2013 ACS data is almost 87,000. If homes are underwater in the City of Memphis at the same rate as in suburban areas, this would mean almost 28,000 homes; given the City's lower incomes, its proportion may be greater.

While underwater mortgages may explain some of the cost burden data shown in the prior section, Tables within the market analysis provide data on The City of Memphis' housing stock. This data again will be followed by a series of maps and fact sheets for census tracts by income.

The numbers of vacant units and rates are problematic and may indicate issues of condition and abandonment. Almost 170,000 households or 70% of all households in the City of Memphis live in a single detached or attached housing unit. 23,500 or 48% of all vacancies are single family homes. 42,000 owners and renters live in units in the 2-4 or 5-9 unit category; these are likely older homes that have been converted into apartments or old, small apartment buildings. 15,000 units in this category are vacant or 26%. Over 10,000 units are vacant in buildings with 10 or more units.

Over 33,000 or 13 percent of households live in no bedroom or 1 bedroom housing units. The ratio for these units of renters to owners is 14. Over 9,000 or 21 percent of these units are vacant and may have condition issues given the large number of householders in the City who live alone. 174,000 or 70 percent of households live in units with 2 or 3 bedrooms. The ratio for this category is 1.12 owners to renters. Almost 38,000 households live in units with 4 or more bedrooms and the ratio is 4.4 owners to 1 renter.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	178,861	61%
1-unit, attached structure	14,067	5%
2-4 units	27,202	9%
5-19 units	29,857	10%
20 or more units	41,349	14%
Mobile Home, boat, RV, van, etc	3,305	1%
Total	294,641	100%

Table 29 – Residential Properties by Unit Number

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	524	0%	6,238	5%
1 bedroom	3,963	4%	54,933	47%
2 bedrooms	113,402	91%	131,914	111%
3 or more bedrooms	136,123	107%	42,516	37%
Total	254,012	202%	235,601	200%

Table 30 – Unit Size by Tenure

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Most of the units are in multi-family apartment projects that have been assisted by Public Housing, Housing Choice Vouchers (HCV), CDBG, and HOME funding with assistance from the State of Tennessee in the form of Low Income Housing Tax Credits (LIHTC) and tax-free bonds. There are a total of 2,973 units of public housing, 12,047 units assisted by LIHTCs that are currently placed in service (with an additional 1,209 units recently awarded that are under development), and 7,225 HCVs. Of these latter units, which are private sector owned, 3,874 (54%) are for households with less than 30% of the area's median family income; 1,288 (18)% of HCVs for households with 30-50% AMI; and 1,043 (14%) for households with 51-80% AMI.

Assistance to purchase a housing unit has been for single-family detached units. Both the City of Memphis through its Division of Housing and Community Development (HCD) and the State of

Tennessee provide low interest loans and down payment assistance for purchase of housing. Existing owners are assisted with minor home repair through nonprofits, including Habitat for Humanity's Aging in Place program for senior citizens.

In the past three fiscal years (2013-2015) Memphis has provided down payment assistance for 61 low- and moderate-income households, minor and other home rehabilitation for 349 households, tenant based rental assistance to 464 households, assisted in the development of 436 affordable rental units, and provided assistance to CHDOs toward the development of 37 rental and homeownership units. The Tennessee Housing Development Agency has provided mortgage assistance to 652 households in 2013 and 2014 (data is not yet available for 2015).

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Beginning in the Fall of 2016, the last of the traditional public housing projects will be replaced. The 420 unit Foote Homes will be replaced by 712 units through the Choice Neighborhoods Implementation grant for South City. Relocation assistance will be provided and HCVs will help tenants find affordable housing. In May of 2015 the owner of several project based section 8 properties was found to be in default of the HAP contract with HUD relevant to the Warren and Tulane Apartments. In February of 2016 HUD abated the HAP contract and residents of both properties will be provided portable vouchers in order to relocate from the properties. The future of these properties is unknown.

The only other units expected to be lost are substandard units throughout the city for which demolition is more feasible than rehabilitation.

Does the availability of housing units meet the needs of the population?

Despite a large number of subsidized housing units in Memphis, there is a significant shortage of affordable housing for low and moderate income households. As shown in the Needs Assessment section, Memphis had 104,240 households (2008-2012 CHAS data) with at least one housing problem, and our current (2016) projection is 108,518 households. This represents approximately 42.5% of the city's households.

An analysis by MAP Studio Partners contained elsewhere in this report compares median monthly income available for housing (income less reasonable non-housing costs) in each of the city's census tracts with both median home ownership costs and median rent in the same census tract to determine housing affordability gaps on a geographic level. In 94 out of 175 census tracts studied (54%) the median income will not cover the cost of ownership of housing in that census tract. In 113 tracts (65%) the median household income will not cover the cost of renting in that census tract.

While it should be noted that if the household represented by the census tract's median income cannot afford a house or rental unit in that particular census tract, it still might be able to afford suitable

housing in another area. However, this affordability gap may indicate that the census tract does not contain sufficient housing stock in a variety of prices suitable for many of its current residents. Either the lack of sufficient home ownership or rental properties at a variety of prices in the city as a whole, or in particular sections of the city, can pose a barrier to housing opportunities across income classes.

Describe the need for specific types of housing:

As shown in the Needs Assessment and Market Analysis sections, there is a growing need for affordable rental housing in many neighborhoods throughout the city. Over the past several years, hundreds of units have been lost to demolition, while few affordable multi-family units have been built. Significant levels of financial assistance are required to assist the over 40,000 renter households experiencing severe housing problems.

An aging population with limited incomes will continue to place many elderly households at peril for housing problems. This includes many renters, but especially owners who find it difficult to properly maintain their homes with retirement incomes. Among the younger population are over 20,000 renter households with incomes below 80% of the area median income. Affordable rental and owner housing units geared to the specific physical and social needs of both the elderly and families with children is increasingly needed.

Discussion

A variety of factors has reduced the supply of affordable housing units in the city. Many of these lost units, however, were not the safe and healthy homes that are needed. High vacancy rates suggest many more units might be uninhabitable. The recession, along with limited funding sources, has made it difficult for the local market to produce affordable owner or rental units in large numbers. A growing demand for rental units has resulted in market rent rates growing faster than incomes. There is strong need for affordable homes, both rental and owner-occupied, to meet the housing needs of various household types, including families with children, the elderly, and single person households. In addition, many single family houses and units in large apartment complexes are in need of rehabilitation or on-going maintenance in order to maintain their structural integrity and livability.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Home values for The City of Memphis overall have been depressed for many years. Simply a lack of real demand for available stock in the majority of the City and a lack of investment or means to invest and maintain are key issues. The cost of housing table shows that in real terms, accounting for inflation since 2000, the median home price declined by \$621. Again, this is greatly impacted by the events of 2008 and, as stated earlier, mortgages considered “underwater” increased from 2011 to 2012 meaning there was little or no demand to increase prices. Median contract rent, however, has increased by \$221 or over 37%.

The rents and mortgages paid tables provide ranges of rents and mortgages paid. Almost 73,000 or 63 percent of renters are paying between \$500 and \$1,000 for rent.

Interestingly, only 25,000 or 28% of homeowners with a mortgage are paying between \$500 and \$1,000 for their mortgage. Almost 50,000 or 57% of homeowners are paying between \$1,000 and \$2,000 for their mortgage.

Only 26,000 or 30% of all households with a mortgage in The City of Memphis are paying less than \$1,000 for their mortgage.

The housing affordability table answers the affordability question compared to what was paid in the rents/mortgages paid tables. This table presents how many units are actually affordable to households at the various income levels. At less than 50%HAMFI a total of roughly 4,700 units are affordable. As shown earlier in the needs assessment section of this paper, there are 77,000 households earning less than 50% HAMFI or 16 households for every 1 affordable unit.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2009	% Change
Median Home Value	72,300	95,900	33%
Median Contract Rent	443	812	83%

Table 31 – Cost of Housing

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

Rent Paid	Number	%
Less than \$500	53,076	70.0%
\$500-999	140,800	117.5%
\$1,000-1,499	30,424	8.9%

Rent Paid	Number	%
\$1,500-1,999	6,310	2.4%
\$2,000 or more	687	1.2%
Total	231,297	200.0%

Table 32 - Rent Paid

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	14,240	No Data
50% HAMFI	58,180	36,050
80% HAMFI	161,870	77,390
100% HAMFI	No Data	105,026
Total	234,290	218,466

Table 33 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	567	648	768	1,049	1,170
High HOME Rent	591	661	780	965	1,056
Low HOME Rent	517	554	665	768	857

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There may be sufficient housing units in numbers, but these units are not affordable to 35% of the households in The City of Memphis.

How is affordability of housing likely to change considering changes to home values and/or rents?

If significant numbers of households are still underwater on their mortgages, likely, home prices will remain depressed. This is good for affordability for potentially home buyers, but counterproductive for

The City of Memphis. Unfortunately, with underwater mortgages, foreclosures and bankruptcies, rent has increased dramatically, up over 37% in constant 2013 dollars.

There is a good supply of housing for incomes within the 50-100% HAMFI.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median contract rent for 2009 – 2013 was \$812, \$44 above the \$768 2013 HUD Fair Market Rent (\$768) and \$32 above the High HOME Rent (780) for a two-bedroom apartment in Memphis. Table 32 shows that only 3.9% of rental units are affordable for a household earning 50% or less of the HAMFI, with no units available for those less than 30% HAMFI. Especially with increasing rents and a recent history of declining real incomes in Memphis, it is imperative that new affordable housing units are produced and that existing units are maintained as safe and affordable.

Discussion

In the current market of depressed home prices and low interest rates there are ample homeownership opportunities for households with higher incomes, savings, and strong credit. However, both owner and rental options are far fewer for the thousands of households without these resources. The economic perils following the housing crisis, coupled with job skills limitations for many Memphians, have resulted in more households being subjected to renting in a community where affordable opportunities remain fairly limited. Challenges remain for increasing the supply of affordable rental units and for improving the opportunity for home ownership.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The factors leading to deterioration of housing conditions and ultimately to opportunities for rehabilitation include: 1) declines in real income, 2) escalating vacancy, 3) foreclosures, 4) declining homeownership, 5) an older housing stock, and 6) out-migration. While the condition of units table, along with other local data, gives a good idea of the magnitude and types of physical housing problems, a comprehensive assessment of housing units suitable for rehabilitation is not yet available. However, the physical housing survey currently underway by the city should provide a much better estimate.Â

The total number of substandard housing or units lacking complete plumbing is almost 2,800 units. With the number of cost burdened and severely cost burdened households, it is likely that many older units have significant condition issues that are not quantified.Â Owners have little money for maintenance and many rentals are owned by individuals, who either do not have the means for maintenance or choose to forego maintenance.

These estimates of housing deficiencies are based on the 2011 American Housing Survey for the Memphis MSA with percentages for each housing deficiency allocated to the ACS household estimates by tenure used elsewhere in this study. Housing units with deficiencies may actually be greater in the city of Memphis due to its older housing stock compared with the suburban communities also reflected in the survey sample. Severe problems reflect the absence of plumbing, heating, or electricity, or multiple problems with the housing structure. Moderate problems include loss of plumbing, heating, or electricity for at least 24 hours, or less serious structural problems.

Overall, 2.4% of housing units have severe physical problems, while another 4.7% have moderate problems. However, in both cases renters are far more likely to experience physical problems with their housing. Moderate or severe housing problems are experienced by over 14,000 renter households (12.1%) and almost 6,000 owner households (4.6%).

Water leakage, heating problems, and cracks in either the foundation or interior walls are the most common housing deficiencies. Interestingly, problems visible from the housing unit's interior (holes in floor, interior cracks, interior water leakage, etc.) are far more common among renters, whereas problems visible from the unit's exterior (foundation cracks, outside water leakage, etc.) are less common among renters than among owner-occupied housing. This suggests that owners and managers of rental properties may be more aware of (or responsive to) problems they, along with potential tenants, can readily see. Clearly, more frequent inspections and maintenance to the interiors of rental units could help alleviate problems affecting the livability, safety, and structural integrity of our housing stock.

As noted above, owner-occupied housing units are more likely than rental units to suffer from problems primarily originating outside the dwelling. This may be inherent in the type of housing unit, single-family

house versus apartment building, or could relate to inadequate funds for more expensive maintenance repairs. Nevertheless, significant numbers of owner units have problems with water leakage and foundation problems in particular.

Definitions

HCD will adopt the definition for substandard condition found in state law within the Tennessee Code Annotated at 13-21-104, which defines blighted structure as: "A structure that is unfit for human occupation or use, where conditions exist that are dangerous or injurious to the health, safety, or morals of the occupants of such structure, or the occupants of neighboring structures or other residents. Such conditions may include the following (without limiting the generality of the foregoing): defects therein increasing the hazards of fire, accident, or other calamities; lack of adequate ventilation, light, or sanitary facilities; dilapidation; disrepair; structural defects; or uncleanness.

Substandard, but suitable for rehabilitation is defined as: A housing unit for which the estimated costs to rehabilitate does not exceed 55% of the appraised value (subject to local program parameters and limitations).

The total number of substandard housing or units lacking complete plumbing is almost 2,800 units. With the number of cost burdened and severely cost burdened households, it is likely that many older units have significant condition issues that are not quantified. Owners have little money for maintenance and many rentals are owned by individuals, who either do not have the means for maintenance or choose to forego maintenance.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	76,635	59%	124,840	108%
With two selected Conditions	19,550	15%	44,408	39%
With three selected Conditions	218	0%	844	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	169,588	132%	100,966	88%
Total	265,991	206%	271,058	235%

Table 35 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	14,352	12%	21,102	18%
1980-1999	51,215	40%	62,593	53%
1950-1979	145,418	113%	115,990	99%
Before 1950	46,472	36%	34,924	30%
Total	257,457	201%	234,609	200%

Table 36 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	95,945	74%	75,457	65%
Housing Units build before 1980 with children present	5,095	4%	9,275	8%

Table 37 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	21,626	1,881	23,507
Abandoned Vacant Units	2,545	221	2,766
REO Properties	1,499	0	1,499
Abandoned REO Properties	1,499	0	1,499

Table 38 - Vacant Units

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

Need for Owner and Rental Rehabilitation

Memphis has well over 100,000 housing units that are over 50 years old. In addition, high vacancy rates suggest that many units are not inhabitable without rehabilitation. As noted earlier, thousands of multi-family rental units have been lost to neglect. Many single-family homes purchased at foreclosure sales by out-of-town investors are at risk of serious disrepair. Table 34/2 shows the severity of housing

conditions from the 2011 American Housing Survey and these housing conditions have likely worsened over the past five years. As this report is being written HUD is shutting down two large apartment complexes in Memphis and relocating their occupants as the owner has repeatedly failed to repair serious health and safety related code violations.

Consequently, there is a great need for housing rehabilitation in Memphis. While many of the problem properties are investor owned and typically not eligible for assistance from the city, there are many owner-occupied single-family homes in need of rehabilitation where the owner does meet income and other guidelines for assistance. In addition, several community development corporations (CDCs) and other non-profit organizations are active locally in housing rehabilitation.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Young children are at the greatest risk from lead poisoning, particularly from lead based paint in homes built before 1978. Close to 70% of Memphis occupied housing units were constructed before 1980 with most built before the 1978 ban of lead-based paint. If the incidence of lead-based paint is equally distributed among all income groups, there are 26,392 LMI households (13,841 owner-occupied and 12,551 renter-occupied) with children under age six and living in housing constructed during the era of lead-based paint.

Local efforts to alleviate this serious health hazard have been productive. The Shelby County Health Department regularly screens 18,000 to 20,000 at-risk children for lead poisoning each year. Their 2013 annual epidemiology report indicates a significant and continuous annual reduction in positive cases of lead poisoning since 2003.

Discussion

There are ample opportunities, and serious need, for housing rehabilitation in Memphis. After the city's property survey is completed and data analyzed we will have a better understanding of the magnitude and geography of these opportunities. At that time public, not-for-profit, and for-profit organizations will be better informed to take strategic actions.

MA-25 Public and Assisted Housing – 91.210(b)

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			6,108	13,435	180	6,194	1,436	0	275
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type

Alternate Data Source Name:

Housing Needs Assessment

Data Source Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Memphis Housing Authority (MHA) has 2,973 public housing units. Recently, HUD recognized the MHA as a high performer. The current condition of public housing is based upon the HUD REAC scores as required by HUD. The lowest scores were 74, 84, and 86 for three of the developments and two at 89. The remainder ranged between scores of 90 - 100. Overall, the public housing units are in good condition.

Public Housing Condition

Public Housing Development	Average Inspection Score
Foote Homes	95
Barry Homes	97
Venson Center	97
Jefferson Square	99
Montgomery Plaza	97
Borda Towers	99
Askew Place	99
G.E. Patterson Pointe	98
Kefauver Terrace	98
College Park Senior	93
College Park Family 1	74
College Park Family 2	95
Uptown Square	99
Greenlaw Apartments	94
Uptown Phase 2	82
Metropolitan Place	98
Crockett Place	97
Latham Terrace	99
Magnolia Terrace	99
University Place Senior	99
Uptown Phase 3	74
Uptown Phase 4	94
University Place Phase 2	99
Harold Ford Villas	95
Austin Park	97
University Place Phase 3	98
Legends Park East	85
Lakeview Landing	89
Levi Landing	89
Village at Cypresswood	94
Lyons Ridge Senior Apartments	77
Legends Park West	100
Legends Park North	95
Fairway Manor	90
Cleanorn Pointe Senior	99
Cleaborn Pointe Redevelopment Phase 2	99
Cleaborn Pointe Redevelopment Phase 3	99

Public Housing Development	Average Inspection Score
Cleaborn Pointe Redevelopment Phase 4	n/a

Table 40 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The face of public housing has changed. Public housing units in Memphis are now part of new, less dense, mixed income communities created by funds from the federal government's HOPE VI program, Low Income Housing Tax Credits, and Tax Free Bonds, the latter two programs administered by the Tennessee Housing Development Agency (THDA). In 2015, HUD awarded Memphis with a Choice Neighborhoods Implementation Grant to transform its last "traditional" public housing project, Foote Homes, into less dense, mixed income housing while also transforming the surrounding neighborhood.

In addition, most public rent subsidy payments for low- and moderate-income households are now made to private landlords under the Housing Choice Voucher (HCV) program, formerly known as Section 8 vouchers.

The public housing agency responsible for these programs in Memphis is the Memphis Housing Authority (MHA), which manages public housing units and the distribution and use of the Housing Choice Vouchers.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Memphis Housing Authority's strategy for improving the living environment for the low/moderate income families who live in public housing are: to de-concentrate poverty by increasing the production of mixed-income developments within lower-income areas or existing developments; to implement public housing security measures; to designate buildings or developments for specific resident groups (i.e. persons with disabilities, elderly, etc.) to focus more on curb appeal and landscaping improvements.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Subpopulation data includes estimates based on the fact that a percentage of programs do not provide subpopulation data and data is extrapolated in these instances. In addition to the categories in the chart above:

- 11% are reported as domestic violence victims
- 45% indicated some form of disability
- 38% reported substance abuse
- 14% indicated mental illness; and
- 2% reported HIV/AIDS

These statistics are not considered highly reliable given that they are typically driven by the services offered at a particular program. For example, programs in Memphis typically offer recovery services but do not focus on mental illness. Therefore, rates of mental illness are typically under-reported and substance abuse is often over-reported as people seek to qualify for available housing units.

The Subpopulation data will continue to be refined as we prepare for submission of data to HUD this spring. We are manually entering data from some providers that do not participate in HMIS, therefore, the count data is not finalized until all data entry is completed, which we expect in April.

The PIT data indicates a significant reduction in the number of homeless Veterans, (411 in 2012 and 226 in 2015). The heavy investment in resources for homeless veterans as part of the national and local plans to end veteran homelessness appears to be paying off.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	181	0	433	462	0
Households with Only Adults	383	200	746	668	0
Chronically Homeless Households	0	0	0	524	25
Veterans	0	0	145	349	0
Unaccompanied Youth	8	0	0	0	0

Table 41 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream Services for homeless persons: The following supportive services are available to most homeless families:

- Health care
- TANF, Food Stamps, and child care
- Dental and vision on a limited basis
- Mental health services on a limited basis
- Substance abuse treatment and counseling
- Employment services on a limited basis
- Legal services
- Domestic violence services
- Limited outreach and engagement

The following services are still needed:

- Additional employment services
- Additional mental health services and medication assistance
- Additional dental and vision services
- Disability benefit application assistance
- Outreach and engagement
- Additional health services, particularly specialty care and respite care for those who have had surgery

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Each year, among the 77 programs that serve homeless individuals and families in Shelby County, there are various changes. Programs open or close, change service approach or population, and reduce or expand capacity. The following information describes the changes reported in the 2015 Housing Inventory Count (HIC), broken out by service categories, as well as progress on the Mayors' Action Plan to End Homelessness capacity targets.

Emergency Shelter

There are 500 year-round emergency shelter beds reported operating during the 2015 count. The majority of the beds, 318 are designated for households without children, 174 for households with at least 1 child, and 8 beds for households with only children. In addition, there are 32 seasonal and 200

overflow beds. In most cases, the units are fee-based, where the individuals are responsible for paying between \$6 and \$20/day. The Mayors' Action Plan called for 38 additional units of family shelter and between 20 and 60 additional units for single women. In both cases, free shelter for at least 20 days was recommended.

Transitional Housing

There was a slight decrease in transitional housing units in 2015. The Mayors' Action Plan calls for a reduction of 50% in the number of transitional housing units over 5 years based on research questioning the effectiveness of this approach. Specific to publicly funded transitional housing programs, there is one program that will close this year. Funding will be reallocated to a new rapid rehousing program for individuals and families, if federal funding is awarded. The community has adopted a performance-based approach to renewing or reallocating funds. Nonetheless, programs that operate without public funding, typically faith-based recovery programs have continued to open or expand, adding over 100 TH units in the past two years.

Permanent Housing

Research and practice has demonstrated that Rapid Rehousing and Permanent Supportive Housing are critical strategies in ending homelessness – an approach emphasized in the Mayors' Action Plan to End Homelessness. We have made significant progress in expanding capacity in these programs and even more progress is in the pipeline for FY16. A total of 1,383 permanent housing beds were reported in 2015, an increase of 495 beds from 2014. This includes 577 units designated for chronically homeless individuals or families and 535 beds for veterans. The Mayors' Action Plan called for an increase of 391 PSH units for individuals and 101 units for homeless families with children over 5 years.

Adoption of Housing First principles, an Intensive Community Treatment team, and use of the vulnerability prioritization process are having a significant impact. Last year's CoC bonus project, (North Memphis CDC) combined with County-funded wraparound services, is taking many of the most vulnerable individuals off the street.

MA-35 Special Needs Facilities and Services – 91.210(d)

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	65
PH in facilities	31
STRMU	216
ST or TH facilities	46
PH placement	1

Table 42– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

A description of the supportive housing and service needs and the availability of those needs for each of the sub-populations follow.

- Elderly/frail elderly need both assisted and independent living housing. Both housing types are licensed by the State of Tennessee as either "assisted care living facilities" or "homes for the aged". In Memphis, there are 14 assisted care living facilities that have 988 beds. Almost all of the assisted care living facilities serve a population whose incomes exceed 80% of adjusted median income (AMI). The homes for the aged total 16 facilities having 182 beds. These facilities are generally small and serve a population whose incomes range less than 50% AMI. A significant gap is noted in the availability of assisted care living facilities that serve a low/moderate income population.
- Persons with disabilities: Persons with mental illnesses are usually dully diagnosed being homeless and abusers of substance/alcohol. While there look to be about 20 or so transitional and emergency shelter facilities available to this sub-population, the large number of persons in this group reflect a gap where the number of facilities need to double. Persons with physical and developmental disabilities are provided housing and supportive services through a host of county, state and non-profit agencies. Residential and housing services are supported both through Memphis' allocation of entitlement grant funding to MIFA, Meritan, Shield, and Case Management, Inc. Few gaps are noted, however, the demand for housing and services exceed the supply.

- Persons with alcohol or other substance abuse problems receive private and public non-profit housing and supportive services via an array of agencies. For those low/moderate income members of the sub-population, the City of Memphis allocates entitlement grant funding to CAAP.
- Public housing residents: Current residents need employment opportunities although the Memphis Housing Authority has programs that provide a resident employment and training center, case management, and a Family Self-Sufficiency Program.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Memphis provides funding to Case Management Inc. to help coordinate the releases of mentally ill patients from Shelby County and City jails. In addition, the Community Alliance for the Homeless facilitates the role of Homeless Referral Center (a program administered by the MIFA) in helping to connect persons returning from health institutions with supportive services and housing. The program was established to provide a single source of up-to-date and readily available information on permanent supportive housing resources.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Memphis will undertake the following activities to address the supportive services needs with respect to persons who are not homeless but have special needs:

1. The Food for Kids Backpack program, which provides food insecure children with nutritious and easy to prepare food when other resources such as when free school breakfast and lunch, are not available. Every Friday the Food for Kids Backpack program provided children with six complete meals to enjoy over the two-day weekend.
2. The Strengthening Families for the Future program, which serves women infected with HIV/AIDS and their children who are impacted by the disease. The program focuses on three (3) particular services, including Financial Peace University, Support Groups and Individual Counseling sessions and the Violence Prevention Parent Training Program.
3. The CASA (Court Appointed Special Advocates)'s Volunteer Advocate Training Program trains community volunteers who investigate child dependency and neglect cases with petitions before the Juvenile Court.
4. A homemaker program which addresses the inappropriate institutionalization of many low to moderate income elderly and disabled adults who reside alone and have very little family support. Services include: general cleaning; meal planning and preparation; errand running; escort services to and from medical appointments; laundry services; and some companionship.

5. A psychiatric rehabilitation program that serves mentally ill adults that are 18 years of age and older. The program assists people with mental health disorders by helping them to obtain the skills that are needed to become self-sufficient by providing a program of basic living skills training, education/ recreational activities, job training, job placement, support groups and interpersonal skill training.
6. The Wellness University provides a comprehensive program that also provides extensive educational and training sessions to increase the self-sufficiency of persons living with HIV/AIDS as well as education, and adherence to medical treatment.
7. The YWCA of Greater Memphis's Immigrant Victim's Access to Justice Program offers bilingual legal advocacy services to immigrants with low English proficiency living, who are victims of domestic violence and live in Memphis. The program serves to empower immigrant women to seek safe, independent and healthy lives for themselves and their children. The services include providing access to service in the criminal justice system, crisis counseling, legal advocacy, safety planning, access to emergency shelter, community education, active referrals to relevant social services and support groups.
8. Meritan, Inc. offers employment and job training opportunities to low-income seniors around the age of 55 and older through its "Title V/Senior Community Services Employment Program (SCSEP)". The program serves as a bridge to unsubsidized employment opportunities for participants by way of their community service experience.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Memphis plans to meet the supportive housing and service needs of the population by:

1. funding requests from service providers that propose to develop new permanent supportive housing
2. funding requests from service providers that propose to provide supportive services
3. use HOME and HOPWA funds to provide tenant-based rental assistance to income eligible persons within the Special Needs sub-populations to receive
4. allocate funding from service providers for public facilities that will assist income eligible Special Needs sub-populations

The low incomes of Memphis special needs populations, when considered along with fair market rents support the decision to use HOME funds to provide tenant-based rental assistance.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are a number of barriers to the development, maintenance, and improvements to affordable housing in the City of Memphis. Many of these are related to public policies, including policies affecting land and other property, land use controls, zoning ordinances, and building codes.

Since the 1970s, City and County policies of encouraging sprawl on the edges of the City and beyond have contributed to disinvestment within the inner- and middle-city. It has exacerbated a flight to the suburban fringe by middle and upper middle class citizens of all races and ethnicities. In general, they have left their homes abandoned in the wake of this sprawl.

The State of Tennessee does not provide significant financial assistance to local governments for housing, community development and/or transportation that includes funding prioritization or linking funding on the basis of local regulatory barrier removal activities.

The State does not have a legal or administrative requirement that local governments undertake periodic self-evaluation of regulations and processes to assess their impact upon housing affordability to address these barriers to affordability.

The City does not have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments.

The City does not provide for expedited permitting and approvals for all affordable housing projects in the community.

The City has not established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits nor does it conduct concurrent, not sequential review for all required permits and approvals.

The City does not give “as-of-right” density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing.

The City has not, within the past five years, modified infrastructure standards and/or authorized the use of new infrastructure technologies to significantly reduce the cost of housing, although this is under study.

Credit problems are consistent barriers affecting both homeownership and rental which limits people to substandard housing options as there are fewer options for those with poor credit. Additionally, in

recent years, there has been a lack of funding for legitimate housing counseling programs which puts people at risk for scams.

Efforts by affordable housing developers are often overshadowed by blight conditions in neighborhoods.

Programs for the development of elderly housing have all but gone away and there is a lot of competition to refinance as well as stricter requirements for insurance on loans for existing properties.

Public transit routes are barriers particularly as it relates to infill housing development in neighborhoods. Recent changes in routes have made it difficult for people to get from home to work.

It is difficult to assemble and develop property in the City due to tax arrears, environmental concerns, title issues, and foreclosures, many of which require change in State law.

Since there are no longer government sponsored credit enhancement agencies, it is increasingly difficult to finance multifamily projects. While we have had a seven year trend from ownership to rental, developers are not able to get finance for rental projects.

The economy has made it much more difficult to anticipate what can potentially cause clients to default on rental or mortgage payments, which requires a great deal more intensive services, case management and counseling.

Efforts to remove identified barriers to affordable housing are examined and updated annually as part of the preparation of the Annual Action Plan.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The following provides a brief description of the non-housing community development assets. It includes information on business activity, the labor force, occupations, commuting times and educational attainment of the population in the community.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	320	152	0	0	0
Arts, Entertainment, Accommodations	28,794	34,610	15	11	-4
Construction	5,902	11,308	3	4	1
Education and Health Care Services	38,758	58,961	20	19	-1
Finance, Insurance, and Real Estate	12,681	21,652	7	7	0
Information	3,160	4,876	2	2	0
Manufacturing	15,442	27,847	8	9	1
Other Services	7,620	11,251	4	4	0
Professional, Scientific, Management Services	10,958	18,439	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	29,149	42,171	15	14	-1
Transportation and Warehousing	26,223	49,081	14	16	2
Wholesale Trade	12,532	23,812	7	8	1
Total	191,539	304,160	--	--	--

Table 43 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	323,445
Civilian Employed Population 16 years and over	281,404
Unemployment Rate	13.00
Unemployment Rate for Ages 16-24	34.01
Unemployment Rate for Ages 25-65	8.08

Table 44 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	52,219
Farming, fisheries and forestry occupations	13,096
Service	31,859
Sales and office	74,890
Construction, extraction, maintenance and repair	20,771
Production, transportation and material moving	20,381

Table 45 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	198,526	74%
30-59 Minutes	59,618	22%
60 or More Minutes	8,624	3%
Total	266,768	100%

Table 46 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	24,220	6,107	22,167
High school graduate (includes equivalency)	63,316	10,511	28,746
Some college or Associate's degree	75,486	8,489	20,024

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	68,184	2,436	11,152

Table 47 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2,704	4,893	3,514	6,996	10,038
9th to 12th grade, no diploma	13,707	11,643	8,070	17,378	11,388
High school graduate, GED, or alternative	25,469	27,163	26,174	49,252	20,048
Some college, no degree	24,925	25,360	20,126	38,508	11,858
Associate's degree	1,440	5,192	5,570	9,337	1,741
Bachelor's degree	5,319	16,344	13,343	22,639	6,849
Graduate or professional degree	319	8,223	7,396	13,859	5,503

Table 48 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,904
High school graduate (includes equivalency)	23,085
Some college or Associate's degree	28,724
Bachelor's degree	42,657
Graduate or professional degree	54,932

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

In addition to reviewing labor market analysis to serve the general needs of the jobseekers and business community, WIN, in partnership with the Greater Memphis Chamber, created the Made in Memphis initiative. The initiative entailed surveys of local manufacturing companies and is designed to create a pipeline of skilled workers to meet the needs of local manufacturing companies as they continue to achieve and grow.

As a result of the labor market analysis (as depicted above), the Board has adopted a sector-based strategy to prepare jobseekers for high-skill, high growth job opportunities in LWIA 13. Accordingly, the Board has approved to fund training in four key sectors that offer high-growth, Local Workforce Investment Area 13 (LWIA 13) Workforce Investment Network 15 demand occupations in LWIA 13. These sectors are healthcare, logistics and transportation, business services, and advanced manufacturing. The sectors are in line with the Governor's 8-sector strategy. In addition, certain other programs will be considered for special approval based on targeted populations or community programs. These efforts are an attempt to achieve the Governor's goal of making Tennessee the number one state in the Southeast for high quality jobs, increase a participant's job potential, improve WIN's performance outcomes, and serve the needs of growing industries. LWIA 13, through its Performance and Accountability Committee (PAC), will continue to analyze the economic trends and projections to ensure LWIA 13 continues to make strategic investments.

In the case of Memphis, Education and Health Services is the largest sector of employment. Most if this is due to the location of 9 number of higher education facilities located here. This included The University of Memphis, University of Tennessee at Memphis, Christian Brothers University, Rhodes College and LeMoyne Owen College. In terms of health services, Memphis is the location of several hospitals including Methodist/LeBonheur Healthcare, Baptist Medical, St Francis Hospital and St Jude Children's Research Hospital. The next sector is Transportation and Warehousing. This is due to Memphis' location in the relative center of the US. Also this is the main base for FedEx, the largest private employer in the state of Tennessee. Numerous trucking companies are located in Memphis. Because of this location, suppliers and fulfillment companies have distribution centers here to take advantage of the location and transportation.

Describe the workforce and infrastructure needs of the business community:

Leaders from across the public and private sectors have worked to assess the strengths and weaknesses of the Metro Memphis regional economy—its trajectory, challenges, and opportunities. Working in partnership with The Brookings Institution Metropolitan Policy Program and RW Ventures of Chicago, Memphis engaged more than 150 leaders from business, government, universities, and nonprofits to develop this roadmap for change. As a whole, the city recognized that we live in a world where metropolitan regions—not individual cities—are the engines of economic growth. We know that what benefits the suburban areas also benefits help to improve the urban core. We understand that knitting the interests of the region into a shared vision is necessary in order for the entire the Greater Memphis area to prosper.

The mandate for Metro Memphis is to solidify its standing as a global hub for movement and distribution of goods while also diversifying its economy to fuel new growth opportunities and create better jobs.

Although transportation remain as the region's most dominant cluster (127,000 jobs – one of every five in the region) local experts acknowledge that the economy has shifted towards service and sectors primarily focused on manufacturing. Now as in the past, lower skilled (and often temporary and part-time jobs) shaped the employment profile. A recent occupational study found that nearly 68% of Metro Memphis jobs paid below average wage,

It is understood that there is a need for a more educated and skilled workforce in the Memphis area. Changing the profile will require deliberate steps to build up the region's assets in new sectors, including biotechnology, medical devices, healthcare, and emerging agricultural products and innovations. Memphis confronts an urgent need to improve the skills of its workforce. The area trails the national averages substantially. Nearly three-quarters of the jobs in the region require some form of education n=beyond high school, but only 60% of the working age adult population meets this criterion.

Provisions of vocational educational services, as well as, job training programs.

Improvements to the transportation network to allow for improved access to national and international business markets.

New manufacturing jobs that are being created are less labor intensive and highly skilled; a large segment of the unemployed and under-employed populations need higher math and reading skills to qualify employment.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The proposed West Tennessee Megasite near Brownsville is a proposed site for major industrial uses to be able to take advantage of Memphis' transportation and logistics hub. Another similar project is located in Mississippi in the rural community of Cayce. The site is taking advantage of the new Norfolk Southern Superterminal located in Rossville. This project also will look and using the logistics advantages in the Memphis region. Memphis has also been selected to have a Ikea store and fulfillment center for their internet customers. The Crosstown Concourse redevelopment is underway to create a large urban employment center inside a brownfield site using the former Sears Catalog Distribution Center in Midtown.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The ACS Data shows that 90,331 people over the age of 18 have not completed a high school diploma or general education equivalent. The opportunity to complete this basic requirement is available through

several general education programs throughout the city. Several jobs require at least a high school diploma or a general equivalent. A more skilled labor force is desired. Specialized employment opportunities with higher education requirements have seen a rise over the years, with companies providing localized training to meet their employment needs.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

As a coordination of industry efforts, Memphis Bioworks Foundation continues to work with educational leaders to create educational and outreach programs to assure a strong bioscience workforce that meets the unique talent needs of our business and science communities. Memphis Bioworks Foundation was awarded \$292,772 from the Environmental Protection Agency (EPA) Job Training Grant Program to implement free job training program to unemployed and underemployed residents of the City of Memphis. To-date, over 40 employees have graduated from the program. Our Workers' Interfaith Network also supports a living wage for our workforce and provides job readiness and skills training through a partnership with 38 training providers including the Tennessee Career Centers, Southwest Tennessee Community College and the University of Tennessee Health Sciences Center.

HUD awarded a \$3 million dollar grant to fund a pilot program to enroll 300 residents at Foote Homes in job training programs. This is part of the Jobs-Plus Community Revitalization Initiative. The goal is to increase the employment and income of public housing residents and eventually transition them out of the system.

Also, in response to employment and business opportunities area economic and workforce development partners are pursuing a new course to implement seven strategies that will help build synergy and momentum toward the next economy: Strategy 1- Secure the Global Logistics Brand; Strategy 2 – Diversify the Economy Beyond Logistics; Strategy 3 – focus on exports and international trade; Strategy 4 – Build a next economy workforce; Strategy 5 – Organize for innovation and entrepreneurial growth; Strategy 6 – Create new approaches to development designed for the new economy; Strategy 7 – Develop new capacity and governance for regional development.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Memphis Fast Forward plan is part of several initiatives that are being used to implement local comprehensive economic development strategies which areas aimed toward economic diversity, growth and quality of life facets in the Memphis community. The Aerotropolis Plan funded by a HUD planning grant and is being developed to maximize the Memphis International Airport as an economic development generator. The Aerotropolis Plan will provide recommendations and plans that will focus on the economic and physical development needs within a 2 mile radius of the airport. The Memphis & Shelby County Greenprint Plan is a sustainability plan that encompasses the Memphis and West Memphis MPO areas and will examine the potential for new green jobs and industries and renewable energy resources. Primarily a regional plan, the Memphis & Shelby County Greenprint Plan will study the economic, social and physical development needs of the metropolitan region.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are several areas within the city of Memphis where households with multiple housing problems are concentrated. These neighborhoods tend to be more urbanized or inner city but increasingly include more suburban neighborhoods. They house a variety of populations ranging from historical African American and working-class populated neighborhoods to recently arrived Hispanic immigrants in concentrated areas. It is arguable that the entire city is a concentration of multiple housing problems based on the number of homes that are in need.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There are several areas within the city of Memphis where households with multiple housing problems are concentrated. These neighborhoods tend to be more urbanized or inner city but increasingly include more suburban neighborhoods. They house a variety of populations ranging from historical African American and working-class populated neighborhoods to recently arrived Hispanic immigrants in concentrated areas. It is arguable that the entire city is a concentration of multiple housing problems based on the number of homes that are in need.

What are the characteristics of the market in these areas/neighborhoods?

Especially in the inner city neighborhoods the housing stock is older with a higher incidence of homes suffering physical deficiencies. These older neighborhoods have a predominately minority, low-income, and low educational attainment population and many have lower housing costs but higher rates of crime. The more suburban neighborhoods (Raleigh, Parkway Village, Hickory Hill, and Whitehaven) have a housing stock built during the 1960s and 1970s where some homes have deferred maintenance following the recent housing crisis. Demographically, they are African American and Hispanic, and have higher incomes than their urban counterparts.

Are there any community assets in these areas/neighborhoods?

In most of these areas, there are public facilities. These include parks, churches, libraries and community centers. In addition to the public assets, most neighborhoods have nonprofits, churches, and community development corporations that focus on redevelopment and community development in these areas.

Are there other strategic opportunities in any of these areas?

The aforementioned areas may have Community Development Corporations (CDC), Community Housing Development Organizations (CHDO) and/or active neighborhood associations. These CDCs and CHDOs assist neighborhoods by buying dilapidated and foreclosed properties, whereby they rehabilitate the home and most importantly the community. Within the South City area, the Memphis Housing Authority and the City of Memphis were successful in receiving the Choice Neighborhoods Implementation grant that will revitalize a neighborhood

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The FY 2017 – 2019 Strategic Plan section of Memphis’ Consolidated Plan covers three fiscal years and brings together needs, priorities, objectives and strategies that have been crafted to provide decent housing, a suitable living environment and expanded economic opportunities for low-moderate-income residents. The City of Memphis, through its organizational unit, the Division of Housing and Community Development (“HCD”) will use the Consolidated Plan’s Three-Year Strategic Plan and each respective Annual Plan, as guides for program and project development and the use of federal entitlements. In each successive Annual Plan after FY 2017, HCD will use the Consolidated Plan’s 2017-2019 Three-Year Strategy as a foundation upon which the City can adjust its strategies and add or omit projects/programs to better respond to the housing, neighborhood and homeless needs of the low-moderate income population.

HCD’s response to public services and facility needs, especially for populations with special needs, is primarily accomplished through a request for proposal process known as the Community Service Grant application process. The overall competitive process for grant awards is coordinated through the Strategic Community Investment Fund (SCIF). The City’s ability to address the many community service needs is limited by a 15% cap placed on the use of CDBG funds for public services. Funding consideration will be given to those projects that propose to improve the quality of life of low and moderate-income citizens through the provision of social services by nonprofit agencies. These citizens include youth, the homeless and special needs populations that include persons with HIV/AIDS, a mental illness, the elderly, chronic substance abusers, persons with developmental and/or physical disabilities, and victims of domestic violence.

The City prioritizes redevelopment and neighborhood revitalization as strategic solutions to combating crime, disinvestment, commercial and residential population declines and overall blight. It is anticipated that neighborhood redevelopment and targeting neighborhoods for physical, social, and economic redevelopment will help to revitalize neighborhoods. There are a number of new strategies and tools for combating blight, including a new land bank authority, Blight Authority of Memphis, Inc. and Neighborhood Preservation, Inc., a receiver of probelm properties having long-term challenges that have created obstacles to redevelopment. The City has a new emphasis on planning and will develop neighborhood vision plans in coordination with area CDCs and organizations, which will help align HCD's investment priorities with the neighborhood goals.

The Memphis and Shelby County Homeless Consortium develops the assessment of homeless needs. This process helps in developing the homeless priority needs, objectives and strategies. Projects proposed for ESG funding are determined through the competitive grant application process that

reviews requests for funding from agencies and service providers who provide shelter and implement services that meet the needs of homeless persons.

The housing study, undertaken as part of the development of the Consolidated Plan, provides data related to the housing market and needs assessment. This information, along with consultation from stakeholders helped define the priority needs, goals, and objectives for housing.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	Aerotropolis
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries for the Aerotropolis neighborhood are: I-240, Holmes Road, Shelby Drive, Airways Boulevard, Swinnea Road/Tchulahoma Road.
	Include specific housing and commercial characteristics of this target area.	Aerotropolis is an airport area with mostly logistic related industries. Most of the housing is older and in fairly stable condition. The commercial and office areas are underutilized because of relocation to other areas in the city and to Mississippi.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the Chamber of Commerce, the Office of Planning and Development and other stakeholders demonstrated that this is an area in need of partnerships with HCD, especially in terms of identifying housing and community development needs and strategies to meet these needs through a HUD community challenge planning grant that was undertaken for the area.
	Identify the needs in this target area.	There is a need for gateways and beautification, marketing, branding, master planning, and redevelopment.
	What are the opportunities for improvement in this target area?	There are opportunities to maximize airport assets to attract new industry and expand existing businesses by effectively connecting Rail, River, Runway, and Roadway transportation.
	Are there barriers to improvement in this target area?	Barriers to improvement include blight, crime, flight, a lack of quality housing, and underutilized public infrastructure assets.

2	Area Name:	Annesdale/Snowden
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	The boundaries are Lamar Avenue, BNSF Railroad, and I 240
	Include specific housing and commercial characteristics of this target area.	Mostly older historic homes with a few duplex and multifamily structures. Most commercial and industrial uses are near the railroad and Lamar Avenue.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the Annesdale Snowden Historic District has helped to identify this neighborhood as a target area because of its historic character and location in the city.
	Identify the needs in this target area.	Commercial revitalization and rehabilitation of existing historic properties.
	What are the opportunities for improvement in this target area?	There are several large commercial properties that present development opportunities.
	Are there barriers to improvement in this target area?	Blight, especially with regards to commercial properties.
3	Area Name:	Bickford/Bearwater/Uptown North
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	Wolf River, Chelsea Ave, Second St, Thomas St
	Include specific housing and commercial characteristics of this target area.	Older housing stock, blighted and abandoned commercial and industrial buildings, code violations.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the CDCs and developers working in the area has demonstrated that there is a need to support the housing activities that are occurring in the neighborhood by providing funding and bringing other city departments to the table to assist in improving these adjacent neighborhoods.
	Identify the needs in this target area.	Housing, Commercial revitalization

	What are the opportunities for improvement in this target area?	Redevelopment along the Wolf River Harbor, Pyramid conversion to Bass Pro, Wolf River Harbor Plan
	Are there barriers to improvement in this target area?	Code violations, urban decline, blight, perception of being a unsafe area
4	Area Name:	Binghampton
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Summer Ave, Poplar Ave, Holmes St, East Parkway
	Include specific housing and commercial characteristics of this target area.	Older single family housing and multifamily housing. Varied conditions ranging from large homes in a historic district in the western area of the target area to blighted properties in the eastern portion of the area. Commercial properties in the neighborhood are mostly small retail/sundry stores with larger commercial buildings and services along the boundary streets.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the Binghampton Development Corporation and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.
	Identify the needs in this target area.	Housing revitalization, code enforcement public services, and commercial revitalization.
	What are the opportunities for improvement in this target area?	The success of the neighboring Broad Avenue Arts district and the Shelby Farms Greenline and its extension to Overton Park are great opportunities for Binghampton because they provide improved services for residents and connection to other parts of the City. Additionally, homeownership is rebounding and a high percentage of residents surveyed feel that the neighborhood is improving.
	Are there barriers to improvement in this target area?	The area has experienced population decline, a decline in occupied housing units, high poverty rate, and a high percentage of empty or abandoned housing units.
5	Area Name:	College Park/Soulsville

	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	Georgia Ave/St. Paul Ave/Peabody Ave, Trigg Ave/Kerr Ave, Bellevue Blvd, Mississippi Blvd
	Include specific housing and commercial characteristics of this target area.	Older residential and commercial property is blighted. There has been some new construction in the area.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area is a HOPE VI area in which consultation with area residents and local institutions have validated the need for HCD to support ongoing revitalization in the neighborhood.
	Identify the needs in this target area.	Commercial revitalization, neighborhood stabilization.
	What are the opportunities for improvement in this target area?	College Park redevelopment, Stax Museum & Academy, Town Center at Soulsville, LeMoyne Owen College
	Are there barriers to improvement in this target area?	Perception of being a unsafe area, decline in population, blighted buildings, code violations.
6	Area Name:	Cooper-Young
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	The boundaries are Central Ave, Southern Ave, E Parkway, McLean Blvd
	Include specific housing and commercial characteristics of this target area.	<p>Neighborhood dates to 1890 when Mount Arlington Subdivision founded in Midtown Memphis as city's first working class neighborhood. The majority of the housing stock includes Victorian and Craftsman-style architecture, built between 1900-1915. The neighborhood was added to National Register of Historic Places in 1989.</p> <p>The neighborhood is known for its eclectic mix of shops, bars and restaurants. The housing includes century old homes and some new infill construction.</p>

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the Cooper Young community association and business association has helped to identify this neighborhood as a target area because of its historic character and location in the city. The neighborhood has been engaged heavily in development of plans for the Fairgrounds given its proximity to the project.
	Identify the needs in this target area.	Continued public safety and code enforcement.
	What are the opportunities for improvement in this target area?	Cooper-Young's commercial corridor had high vacancy rates, but the neighborhood's historic architecture, affordable housing, and close proximity to downtown started attracting tenants and residents, turning it into one of the most popular areas in Memphis.
	Are there barriers to improvement in this target area?	There is some blight along the periphery and some public safety concerns.
7	Area Name:	Downtown
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	AW Willis Ave, Linden Ave, Danny Thomas Blvd, Wolf River Harbor
	Include specific housing and commercial characteristics of this target area.	<p>Tall buildings dot The Core's landscape and are full of budding entrepreneurs, tech start-ups, and creative companies generating innovative ideas. Millennials have flocked to residential spaces with river views in these tall buildings, and millions of visitors make temporary homes in towering hotels. While so much activity is buzzing above the ground in The Core, it is what happens on the street and in the spaces between the buildings that makes this neighborhood alive and special.</p> <p>The Core's historic scenery serves as a juxtaposed backdrop to its evolution into today's 24-hour, vibrant city with live street performances, impromptu creative collisions by Memphis business leaders, and beautiful, active green spaces like Court Square.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with downtown stakeholders demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on downtown Memphis.

	Identify the needs in this target area.	Commercial revitalization, Economic Development.
	What are the opportunities for improvement in this target area?	Beale Street, Pinch District, Bass Pro Shop, Beale Street Landing, Chisca Hotel, National Civil Rights Museum renovations
	Are there barriers to improvement in this target area?	Urban Decline, Economic Development
8	Area Name:	Fairgrounds/Beltline
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Central Ave, Southern Ave, E Parkway, Buntyn St
	Include specific housing and commercial characteristics of this target area.	Older blighted housing in the western area and southern areas with well maintained and new infill housing in the eastern and central portions of the neighborhood.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	HCD has been very active in engaging community stakeholders in the planning and implementation process for the Fairgrounds and surrounding Beltline neighborhood. The input received is supportive of HCD's continued involvement in leading the project.
	Identify the needs in this target area.	Commercial revitalization Economic Development, Housing revitalization
	What are the opportunities for improvement in this target area?	Fairgrounds Redevelopment, Highland Street Planned Development
	Are there barriers to improvement in this target area?	Urban decline, Blight
9	Area Name:	Frayser
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	Wolf River, Mississippi River, Loosahatchie, and IC Railroad

	Include specific housing and commercial characteristics of this target area.	Vacant and underutilized commercial areas with a mixture of single family and multifamily residential uses. There are incidents of code violations and blight in some areas
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the Frayser CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood. HCD has also participated in several planning initiatives with Frayser that have identified partnership opportunities.
	Identify the needs in this target area.	Commercial revitalization, economic development and housing and neighborhood stabilization
	What are the opportunities for improvement in this target area?	Frayser envisions a diverse community of choice where residents live safely in affordable homes, send their children to good schools, and have access to goods and services as well as to productive employment.
	Are there barriers to improvement in this target area?	The area has experienced population decline, a decline in occupied housing units, high poverty rate, and a high percentage of empty or abandoned housing units.
10	Area Name:	Glenview
	Area Type:	Local Target area
	Revital Type:	Housing
	Identify the neighborhood boundaries for this target area.	Lamar Ave, South Parkway, Burlington Northern-Santa Fe Railroad, CSX Railroad
	Include specific housing and commercial characteristics of this target area.	The community offers a variety of interesting historic homes built primarily between the early 1910s to the 1940s. Architectural styles are representative of early twentieth century suburban development. They include a concentration of Bungalows, cottages, Foursquare, Colonial, Dutch Colonial Tudor and Spanish Revival styles. In addition to 900-plus households, Glenview has several commercial businesses, a church and a newly renovated 21,224 sq.ft. community center and park featuring walking paths, picnic tables and softball-baseball diamond all within walking distance.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the Glenview historic district has helped to identify this neighborhood as a target area because of its historic character and location in the city.
	Identify the needs in this target area.	Housing preservation, neighborhood stabilization, commercial revitalization
	What are the opportunities for improvement in this target area?	The neighborhood has an active neighborhood association who sponsors a variety of neighborhood projects and events. The area is also located a short distance from downtown and other neighborhoods, providing access to needed services and employment opportunities.
	Are there barriers to improvement in this target area?	The area has experienced population decline, a decline in occupied housing units, high poverty rate, and a high percentage of empty or abandoned housing units.
11	Area Name:	Hickory Hill
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	Hwy 385/Bill Morris Pkwy, Holmes Rd/Shelby Dr/Raines Rd, Germantown Rd, Mendenhall Rd/Clarke Rd/Kirby Pkwy
	Include specific housing and commercial characteristics of this target area.	Area with a mixture of residential types and underutilized and abandoned commercial areas.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with stakeholders in this area demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development
	Identify the needs in this target area.	Commercial reinvestment, economic development, neighborhood stabilization
	What are the opportunities for improvement in this target area?	Eden Square redevelopment, Hickory Ridge Mall community center
	Are there barriers to improvement in this target area?	Urban decline
12	Area Name:	Hyde Park/Douglass
	Area Type:	Local Target area
	Revital Type:	Comprehensive

	Identify the neighborhood boundaries for this target area.	Wolf River, Vollintine Avenue/CSX Railroad, Illinois Central Railroad, McLean Blvd
	Include specific housing and commercial characteristics of this target area.	Older blighted and abandoned residential. Abandoned and under utilized commercial and industrial uses.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.
	Identify the needs in this target area.	Commercial revitalization, economic development, home rehabilitation
	What are the opportunities for improvement in this target area?	Douglass High School
	Are there barriers to improvement in this target area?	Crime issues, Urban decline and blight
13	Area Name:	Jackson/Hollywood
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	Jackson Ave, Summer Ave, Trezevant St, Illinois Central-Canadian National Railroad
	Include specific housing and commercial characteristics of this target area.	Mostly single family residential homes with commercial uses along Summer Avenue. Most of this commercial is underutilized and blighted. Industrial uses are focused along the railroad
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with community associations in adjacent areas has demonstrated that there is a need to identify strategies including the formation of a CDC or other neighborhood organization for this neighborhood.
	Identify the needs in this target area.	Neighborhood and commercial redevelopment
	What are the opportunities for improvement in this target area?	Partnerships with Rhodes College and Commercial redevelopment at Chelsea& Hollywood
	Are there barriers to improvement in this target area?	Blight, code violations and perceptions of high crime
14	Area Name:	Klondyke/Smokey City

	Area Type:	Local Target area
	Revital Type:	Housing
	Identify the neighborhood boundaries for this target area.	Jackson Ave, Chelsea Ave, Ayers St, Watkins St
	Include specific housing and commercial characteristics of this target area.	Single family residential with multifamily units spread around the neighborhood. Commercial areas on Jackson are blighted and underutilized, but there has been some recent commercial development.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the Klondike Smokey City CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.
	Identify the needs in this target area.	Housing rehabilitation, social services, code enforcement
	What are the opportunities for improvement in this target area?	The neighborhood has a Neighborhood resource center, where the CDC's office is located. Several programs are operated out of the center. Recently HCD partnered with the CDC to develop a plan for revitalizing housing and commercial facilities in the neighborhood. Additionally, the neighborhood borders the Crosstown neighborhood where the redevelopment of the Crosstown Concourse is underway and will provide opportunities for employment and services for the Klondike Smokey City community.
	Are there barriers to improvement in this target area?	The area has experienced population decline, a decline in occupied housing units, high poverty rate, and a high percentage of empty or abandoned housing units.
15	Area Name:	Latham Terrace
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	E.H. Crump Blvd, McLemore Ave, Third St, Mississippi Blvd
	Include specific housing and commercial characteristics of this target area.	Older residential uses with underutilized and abandoned commercial and industrial uses.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with stakeholders in this area demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development
	Identify the needs in this target area.	Commercial revitalization, residential rehabilitation
	What are the opportunities for improvement in this target area?	Fowler Homes site, Latham Terrace
	Are there barriers to improvement in this target area?	Perception of being a unsafe area, population decline, code violations, blighted buildings
16	Area Name:	Legends Park
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	Jackson Ave, Poplar Ave/I-40, Manassas St/Danny Thomas Blvd, I-240
	Include specific housing and commercial characteristics of this target area.	Older blighted residential uses with small scattered commercial uses along major roads. Dixie Homes redevelopment into Legends Park
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area is a HOPE VI area in which consultation with area residents and local institutions have validated the need for HCD to support ongoing revitalization in the neighborhood.
	Identify the needs in this target area.	Residential rehabilitation, Economic development
	What are the opportunities for improvement in this target area?	Legends Park Redevelopment, Memphis Medical Center Bioworks
	Are there barriers to improvement in this target area?	Urban decline, population loss, code violations, blight, perception of a unsafe area.
17	Area Name:	Levi/West Whitehaven
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	Riverport Rd/I 55, TN/MS Stateline, Sewanee Rd, Horn Lake Rd/Third St
	Include specific housing and commercial characteristics of this target area.	Varied housing types ranging from new single family residential uses to multifamily uses. Most of it is in varied condition from good to dilapidated. The commercial areas are under utilized and in some locations poor condition.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with stakeholders in this area demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development
	Identify the needs in this target area.	Commercial and residential rehabilitation, Economic Development
	What are the opportunities for improvement in this target area?	Southern Heights Subdivision, Gemstones Communities, Electrolux & Mitsubishi factories in the Pidgeon Industrial Park
	Are there barriers to improvement in this target area?	Perception of being a unsafe area, population decline, blight and code violations
18	Area Name:	Memphis Medical Center
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	Jackson Ave/I-240/Poplar Ave/Overton Park Ave, Lamar Ave/E.H. Crump Blvd, Watkins St/McNeil St/Cleveland St, Danny Thomas Blvd/ Third St
	Include specific housing and commercial characteristics of this target area.	Anchored by several major medical institutions and the University of Tennessee, the district is home to major hospitals, emergency rooms, physicians' offices, medical supply manufacturers and distributors, medical laboratories, and Memphis Bioworks. The neighborhood is characterized by high-rise apartment buildings interspersed among medical and office buildings. Low-rise, mid-century apartment buildings along both sides of Cleveland Avenue have attracted a growing immigrant population.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with stakeholders in the Memphis Medical Center demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on development in the Medical Center.
	Identify the needs in this target area.	There is primarily older housing in this area with new housing infill. Multi-family and single-family housing and the commercial retail parcels are in need of revitalization.

	What are the opportunities for improvement in this target area?	Growth in biomedical research is positioning the Memphis Medical Center as an internationally recognized leader in biosciences. New medical and research centers and expansions to existing facilities are creating a growing need for housing and amenities to support this large employee and student population
	Are there barriers to improvement in this target area?	Some barriers to improvement are blighted properties and perceptions of crime within the area.
19	Area Name:	Midtown Corridor
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	N. Parkway, Watkins St, I-240, Poplar Ave.
	Include specific housing and commercial characteristics of this target area.	<p>Midtown is home to many cultural attractions, institutions of higher education, and noteworthy pieces of architecture. The district is an anchor in Memphis' arts scene, including the Playhouse on the Square, the Hattiloo Theater, Memphis Brooks Museum of Art, and Memphis College of Art.</p> <p>Midtown is characterized by vintage residential housing, a blend of independent and chain retailers, and high-rise buildings. Multiple historic districts are located in Midtown, and commercial corridors such as Overton Square. Mixed use areas with housing, religious, commercial and office spaces are common in Midtown.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with Midtown stakeholders demonstrates a need for HCD to be supportive of projects that continue to have a positive impact on Midtown Memphis.
	Identify the needs in this target area.	According to the Midtown Memphis Development Corporation (MMDC), there is a need to promote the economic development, cultural activities, recreational choices and historical integrity of Midtown Memphis. MMDC works with local government and neighborhood associations to support the beautification of Midtown streetscapes, infrastructure, safety and amenities.

	What are the opportunities for improvement in this target area?	Revitalization of housing, the redevelopment of business districts, the promotion of economic development, the betterment of educational, artistic and cultural institutions, as well as government and agency services to the area.
	Are there barriers to improvement in this target area?	There are some blighted commercial and residential areas and occurrences of crime and/or perceptions about public safety.
20	Area Name:	New Chicago
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Levee Road, Chelsea Ave, Thomas St, Watkins St
	Include specific housing and commercial characteristics of this target area.	The housing in this area is in severe need of rehabilitation. The commercial characteristics are the same. All of the housing found in this area is old and there are manufacturing plants littered throughout.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.
	Identify the needs in this target area.	There is severe need for code enforcement, housing rehabilitation, neighborhood stabilization and economic development.
	What are the opportunities for improvement in this target area?	Its proximity to downtown and surrounding redevelopment are opportunities for this community.
	Are there barriers to improvement in this target area?	Much of the area needs revitalization and there is a perception of high crime. Many of the residents are elderly and there has been a significant decline in population. Brownfields and blighted buildings are prominent.
21	Area Name:	Orange Mound
	Area Type:	Local Target area
	Revital Type:	Housing

	Identify the neighborhood boundaries for this target area.	Illinois-Central RR, Lamar Ave, Buntyn St/Haynes St/Inez St, Pendleton St
	Include specific housing and commercial characteristics of this target area.	Orange Mound has a majority of its housing stock over fifty years old with much of it from the post-WWII period. The commercial is focused on the main corridors.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the Orange Mound Development Corporation and other stakeholders working in the neighborhood continue to show that this neighborhood needs City support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.
	Identify the needs in this target area.	This areas needs are commercial revitalization, economic development, new home construction and renovation.
	What are the opportunities for improvement in this target area?	The opportunities for improvement are proposed through the redevelopment of the fairgrounds and the area is touched by the Aerotropolis study area.
	Are there barriers to improvement in this target area?	The barriers to improvement are blight, code violations and perceptions of high crime.
22	Area Name:	Overton Square/Arts District
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Madison Avenue, Union Ave, Cooper St, McLean Blvd
	Include specific housing and commercial characteristics of this target area.	The housing in the area is a mixture of varying types, ranging from single-family residential in the north to duplex and multi-family residential in the south. The commercial is generally located on the main corridors of Union, Poplar, Madison and Cooper.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	HCD engaged in a planning process for this area, which included consultation from area stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need HCD support, including potential funding and engaging other city departments to assist.
	Identify the needs in this target area.	The needs of this area are for commercial revitalization and economic development.
	What are the opportunities for improvement in this target area?	The opportunities for improvement include the redevelopment of Overton Square and the expansion of arts-centered development through a theater focus.
	Are there barriers to improvement in this target area?	Barriers to improvement in this area are blight and code violations.
23	Area Name:	Pyramid/Pinch
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	AW Willis Ave, I-40, Third St, Front St
	Include specific housing and commercial characteristics of this target area.	The Pinch District was Memphis' first neighborhood and was a melting pot of immigrants - mostly Irish immigrants who came to America to escape the Potato Famine. The Pinch actually got its name from the "pinched gut" look of the poor and hungry residents who lived here.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	HCD has been very active in engaging community stakeholders in the planning and implementation process for the Pyramid and surrounding Pinch neighborhood. The input received is supportive of HCD's continued involvement in leading the project.
	Identify the needs in this target area.	The needs in this area are new commercial buildings, economic development and commercial revitalization.
	What are the opportunities for improvement in this target area?	The Pinch was Memphis' first commercial district, and with the newly opened Bass Pro Outdoor World, which will draw millions of people each year, and with the expanding world-renowned St. Jude Children's Research Hospital, The Pinch is poised to re-emerge once again as a center for commerce.

	Are there barriers to improvement in this target area?	No.
24	Area Name:	Raleigh
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Boundaries: Egypt-Central Rd/Lakemont Rd, James Rd/Raleigh LaGrange, Covington Pike, Illinois Central-Canadian National Railroad
	Include specific housing and commercial characteristics of this target area.	The housing in the area includes residential estate homes and large multi-family developments. Most of the housing is occupied and the majority is owner-occupied. The commercial is primarily focused along the arterials of Raleigh. The commercial along Austin Peay Highway (TN-14) is underutilized and in decline.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	HCD participated in a planning process for this area, which included consultation from area residents and other stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need City support.
	Identify the needs in this target area.	The needs in the area primarily include commercial revitalization.
	What are the opportunities for improvement in this target area?	The redevelopment of the Raleigh Springs Mall site into a civic and commercial venue will replace a blighted mall with new public and commercial amenities, which will enhance other redevelopment opportunities in the area.
	Are there barriers to improvement in this target area?	There are some blighted areas and many vacant commercial properties along major corridors.
25	Area Name:	Riverfront
	Area Type:	Local Target area
	Revital Type:	Other
	Other Revital Description:	Revitalization

	Identify the neighborhood boundaries for this target area.	Boundaries: Levee Rd, Union Pacific/Burlington Northern-Santa Fe Railroad, Mississippi River, Front St/Second St
	Include specific housing and commercial characteristics of this target area.	The housing in this area is of varying prices and styles, ranging from custom single-family homes in Harbortown to multi-family housing high rise apartments. The commercial is mainly focused on pedestrians with tourist and local business focus.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	HCD engaged in a planning process for this area, which included consultation from area stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need HCD support, including potential funding and engaging other city departments to assist.
	Identify the needs in this target area.	The needs in this area are focused through tourism and other economic development.
	What are the opportunities for improvement in this target area?	The opportunities for improvement in this area stem from the Bass Pro Shops redevelopment of the Pyramid, Beale Street Landing, Friends of Our Riverfront and the Harahan Bridge Main to Main project.
	Are there barriers to improvement in this target area?	The barriers to improvement are blight and perceptions of crime.
	Identify the needs in this target area.	The needs in this area are focused through tourism and other economic development.
26	Area Name:	Riverview Kansas
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Boundaries: McLemore Ave, Bodley Ave, Third St, I-55.

	Include specific housing and commercial characteristics of this target area.	This housing and commercial in this area is dated. The older single-family residential housing is modest; pre-1960. There are multi-family residential housing units within the area, some of which are low and very-low housing units.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with the CDC and other stakeholders working in the neighborhood continue to show that this neighborhood needs HCD support to help facilitate acquisitions, housing activity, planning, and other partnerships aimed at improving the neighborhood.
	Identify the needs in this target area.	There is need for commercial revitalization and economic development. Housing in this area is in need of rehabilitation and revitalization.
	What are the opportunities for improvement in this target area?	The Electrolux and Mitsubishi plant has the opportunity to provide economic development and jobs for residents in this area.
	Are there barriers to improvement in this target area?	The barriers to improvement of this area are the perception of high crime and severe blight.
27	Area Name:	South City
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	The area is bounded by Peabody Place, Walnut, Crump to the Railroad, and Front Street.

	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Housing is a mixture of newly developed mixed income housing, the distressed Foote Homes, and a mixture of homes ranging from dilapidated and vacant to well-maintained. The area is devoid of significant commercial activities, leaving little opportunity for employment. There are no health care facilities in the neighborhood and few educational institutions. More than 100 organizations serve the residents of South City, including Salvation Army, Boys and Girls Club, YWCA, Workforce Investment Network, and churches.</p> <p>Many businesses that once thrived have been replaced with blighted and vacant properties. Sundries and corner stores are unkempt and, in some cases, foster illegal activity.</p>
	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>With the receipt of the Choice Neighborhood Planning grant (spring 2011), residents and community stakeholders were engaged in the Choice Neighborhood planning process. The results of discussions with community and resident stakeholders demonstrated that the overarching desire of Foote Homes residents and the community at-large support the transformation of the neighborhood. Over the course of the two year planning process, there were more than 150 engagement activities with residents, local non-profits, and anchor institutions.</p> <p>Since receipt of the Choice Neighborhood Planning Implementation Grant (Fall 2015), residents and community stakeholders continue to be engaged in the implementation process at all levels and a desire to participate in the transformation of the greater South City neighborhood.</p>
	<p>Identify the needs in this target area.</p>	<p>The area is in need of increased commercial assets by growing opportunities for retail and commercial services, high quality commercial buildings and improved public infrastructure, increased supply of high quality mixed-income housing, an enhanced built environment, enhanced transit connectivity, better access to recreational spaces and community facilities, and enhanced public safety.</p>

	What are the opportunities for improvement in this target area?	While it suffers from concentrated distressed housing, the negative effects of incompatible land use, and high rates of both unemployment and violent crime, South City has positive attributes like a rich African American history, close proximity to the downtown and the Medical District job centers, and recent housing and economic development investments that have brought it to the brink of change. The Memphis Housing Authority and the City of Memphis were awarded a \$29,750,000 Choice Neighborhood Implementation grant which has been leveraged with public, private, and philanthropic funds for a total project costs of \$209,335,265. The project includes the demolition of the City's last remaining public housing development, the development of 712 new housing units, high quality community and support services, and the development of neighborhood amenities.
	Are there barriers to improvement in this target area?	The area has experienced population decline, a decline in occupied housing units, high poverty rate, public safety concerns, and a high percentage of empty or abandoned housing units.
28	Area Name:	University District/Fairgrounds
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	Central Ave, Southern Ave, E Parkway, Buntyn St
	Include specific housing and commercial characteristics of this target area.	The University District is made up primarily of the University of Memphis. The housing surrounding the university is rental and owner-occupied, single-family and multi-family. There is a vital commercial corridor that serves the area.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	HCD engaged in a planning process for this area, which included consultation from area stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need HCD support, including potential funding and engaging other city departments to assist.

	Identify the needs in this target area.	There is a need for most of the housing to be revitalized or rehabilitated.
	What are the opportunities for improvement in this target area?	The opportunity for improvement in this area is the University Neighborhood District Corporation that uses collective community engagement to spur commercial development and housing rehabilitation around the University of Memphis. There are approximately four different neighborhoods within the area.
	Are there barriers to improvement in this target area?	The barriers to improvement in this area include blight, crime, code violations and zoning.
29	Area Name:	University Place
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	The boundaries of this area are Union Ave/Linden Ave/East Moreland Avenue, CSX Railroad, Walnut St/East Street, I-240/Bellevue Boulevard.
	Include specific housing and commercial characteristics of this target area.	University Place is a Hope VI redevelopment area that replaced public housing with mixed-income, multi-family residential.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area is a HOPE VI area in which consultation with area residents and local institutions have validated the need for HCD to support ongoing revitalization in the neighborhood.
	Identify the needs in this target area.	The needs of this neighborhood coincide with the redevelopment of the area. An increase in population is needed to spur more housing redevelopment. There is also a need for housing rehabilitation and commercial revitalization.

	What are the opportunities for improvement in this target area?	The area falls within close proximity to other target areas: the Medical Center, Uptown and SMART. New developments of the I-69 corridor and the Bioworks Medical District are also opportunities for improvement. LeBonheur Children's Medical Center has attributed to the areas redevelopment with their multi-million dollar expansion.
	Are there barriers to improvement in this target area?	The barriers to improvement have been the decline of population, blighted buildings, code violations, brownfields and the perception of the area being unsafe.
30	Area Name:	Uptown
	Area Type:	Local Target area
	Identify the neighborhood boundaries for this target area.	Cedar Ave, Wells St, Chelsea Ave, Jackson Ave, Ayers St, Mississippi River
	Include specific housing and commercial characteristics of this target area.	This area is has undergone a major revitalization with the removal of public housing. New housing infill and older housing rehabilitation has caused this neighborhood to increase in demand. St. Jude's Children Research Center spearheaded the revitalization of the area.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area is a HOPE VI area in which consultation with area residents and local institutions have validated the need for HCD to support ongoing revitalization in the neighborhood.
	Identify the needs in this target area.	There is need for an increase in population, neighborhood stabilization, code enforcement and more residential rehabilitation and renovations. There is also a need for revitalization of commercial buildings to increase economic vitality.

	What are the opportunities for improvement in this target area?	The revitalization of the Pyramid by Bass Pro Shops gives the entire area an opportunity to increase commercial retail and continue to spur redevelopment within the area.
	Are there barriers to improvement in this target area?	The barriers to improvement in this area are blight, perceptions of crime, and code violations.
31	Area Name:	Victorian Village
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	The boundaries are Poplar Ave. to the north, Danny Thomas to the west, Madison Avenue to the south, and Manassas to the east.
	Include specific housing and commercial characteristics of this target area.	This historic area was once known as "Millionaire's Row" because of the mansions lined the streets and the wealthy residents that lived in them. Many of those homes from the mid to late 1800s still stand - Mallory Neely House, Woodruff Fontaine House, James Lee House and Mollie Fontaine to name a few - and have been repurposed into museums, a bed and breakfast and one of the city's hottest night spots. New homes are being built in this neighborhood in styles reminiscent of the Victorian era.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	HCD participated in a planning process for this area, which included consultation from area stakeholders. The resulting plan identified several strategies, projects, and goals that are currently being undertaken and need City support.
	Identify the needs in this target area.	The needs within the area include community development, enhanced public safety, development of new architecturally appropriate housing, and historic preservation.

	What are the opportunities for improvement in this target area?	Apart from a few Memphis Housing Authority high rises, there are only a handful of homeowner/residents in the area. The Victorian Village master plan, produced by Looney Ricks Kiss Architects in association with VVI and the Center City Commission, envisions a neighborhood of single family residences in the core with low rise condominiums and apartments on the major thoroughfares. We intend for the homes to range the full spectrum of cost to insure that we keep an ethnically and vertically integrated neighborhood.
	Are there barriers to improvement in this target area?	As with many areas, there are areas of blight and public safety concerns.
32	Area Name:	Berclair
	Area Type:	Local Target area
	Revital Type:	Housing
	Identify the neighborhood boundaries for this target area.	Macon, Summer, Waring, and I-240
	Include specific housing and commercial characteristics of this target area.	Older single family housing and older commercial areas.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with stakeholders demonstrates a need for community development in the area.
	Identify the needs in this target area.	Commercial revitalization, housing rehabilitation, blight remediation.
	What are the opportunities for improvement in this target area?	It's location provides many opportunities for the neighborhood.
	Are there barriers to improvement in this target area?	Some blighted areas and public safety perceptions.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

In FY2017, services provided through the CDBG program will be concentrated primarily in low/moderate income neighborhoods. Most areas of the City are low and moderate income areas per HUD definition (51% or more of people within an area have incomes 80% or below the Median Family Income). Other

programs operate on a citywide basis but serve only low and moderate income persons. HOME funds must be utilized for housing activities benefiting low and moderate income people and are targeted accordingly.

In addition to working in low and moderate income areas, HCD utilizes a targeted approach to neighborhood revitalization. HCD also recognizes that neighborhoods have distinct needs and must have different revitalization strategies and approaches to redevelopment. To accomplish this, HCD engages in community planning efforts, working closely with neighborhood-based organizations and other City Divisions, including the Office of Planning and development to identify what is needed in a particular community. HCD collects, analyzes and monitors data to identify underserved areas and uses Geographic Information Systems (GIS) to map existing conditions and to track progress made in targeted areas. HCD also targets neighborhoods on the basis of the following criteria: Location, Amount of investment, Proximity to other investment, and Ability to sustain and leverage City/Federal investment.

The City's Housing Opportunities for Persons with AIDS (HOPWA) Grant Program provides assistance to low-income individuals diagnosed with HIV/AIDS and their family members living with them. The program is part of the City's strategy to provide housing and supportive services to low-income members of special needs populations. Programs funded with HOPWA funds must serve persons with HIV/AIDS living in Fayette, Shelby and Tipton counties in Tennessee, DeSoto, Marshall, Tate and Tunica counties in Mississippi, and Crittenden County in Arkansas

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Emergency Shelter
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Chronic Homelessness Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	End Homelessness for Families Emergency Shelter/Rental Assistance
	Description	Increase emergency shelter capacity
	Basis for Relative Priority	All priority needs in the homeless priority category were described as high priorities relative to each other.
2	Priority Need Name	Permanent Supportive Housing
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	End Homelessness for the Chronically Homeless Permanent Supportive Housing
	Description	Increase permanent supportive housing for households that are chronically homeless.
	Basis for Relative Priority	All priority needs in the homeless priority category were described as high priorities relative to each other.
3	Priority Need Name	Rapid Re-Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Families with Children veterans
	Geographic Areas Affected	Citywide
	Associated Goals	End Homelessness for Families End Homelessness for Veterans

	Description	Provide Rapid Re-Housing programs for households with children and veteran families.
	Basis for Relative Priority	All priority needs in the homeless priority category were described as high priorities relative to each other.
4	Priority Need Name	Prevention
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth
	Description	Provide prevention services for individuals and families who are at imminent risk, or at risk, of homelessness, meaning those who qualify under paragraph (2) and (3) of the homeless definition or those who qualify as at risk of homelessness. Individuals and families must have an income at, or below, 30% of AMI.
	Basis for Relative Priority	All priority needs in the homeless priority category were described as high priorities relative to each other.
5	Priority Need Name	Outreach/Coordinated Entry
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth
	Description	Expand current street outreach presence to locate, identify and build relationships with unsheltered homeless people for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or mainstream social services and housing programs.
	Basis for Relative Priority	All priority needs in the homeless priority category were described as high priorities relative to each other.
6	Priority Need Name	Transitional Housing
	Priority Level	High
	Population	Extremely Low Low Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide

	Associated Goals	End Homelessness for Youth Emergency Shelter/Rental Assistance
	Description	Provide transitional housing opportunities for homeless youth, persons with HIV/AIDS, and victims of domestic violence.
	Basis for Relative Priority	All priority needs in the non-homeless special needs priority category were described as high priorities relative to each other.
7	Priority Need Name	Rental Assistance
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Emergency Shelter/Rental Assistance Permanent Supportive Housing Quality affordable rental housing opportunities
	Description	Provide stable housing, which is critical to the success of populations with a special need in order to connect them to other needed support services.
	Basis for Relative Priority	This priority need under the non-homeless special needs and housing areas was described as being high relative to other priority needs.
8	Priority Need Name	Public Services, Facilities, and Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Increased Public/Supportive Services Public Improvements/Infrastructure Planning Economic Opportunities
	Description	Provide support for public services necessary to assist populations with special needs and others to get the resources necessary to enhance self-sufficiency and quality of life in daily living. Provide support for public facilities and improvements that enhance neighborhood revitalization efforts.
	Basis for Relative Priority	This priority need under the non-homeless special needs and neighborhood, community, and economic development priority areas was described as being high relative to other priority needs.
9	Priority Need Name	Production of New Units
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	Quality affordable rental housing opportunities Increase homeownership opportunities Public Improvements/Infrastructure Planning
	Description	Provide support for the production of new single family and multi-family rental and homeownership units.
	Basis for Relative Priority	All priority needs in the housing priority category were described as high priorities relative to each other.
10	Priority Need Name	Rehabilitation of Existing Units
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Quality affordable rental housing opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning
	Description	Provide support to the rehabilitation of single family and multi-family rental and homeownership units.

	Basis for Relative Priority	All priority needs in the housing priority category were described as high priorities relative to each other.
11	Priority Need Name	Acquisition
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Quality affordable rental housing opportunities Increase homeownership opportunities Public Improvements/Infrastructure Planning Economic Opportunities
	Description	Provide support toward the acquisition of property to support rehabilitation or new construction of rental and homeownership housing and commercial development.
	Basis for Relative Priority	All priority needs in the housing and neighborhood, community, and economic development priority categories were described as high priorities relative to each other.
12	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide

	Associated Goals	Public Improvements/Infrastructure Planning Economic Opportunities
	Description	Provide support to projects that increase economic development opportunities.
	Basis for Relative Priority	All priority needs in the neighborhood, community, and economic development category were described as high priorities relative to each other.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The very-low and low-incomes of special needs populations and the lack of permanent and housing units.
TBRA for Non-Homeless Special Needs	There is an insufficient number of affordable rental housing for particularly for persons living with HIV/AIDS.
New Unit Production	The condition of existing affordable rental housing and the need for additional affordable rental housing units for low and very-low income residents clearly supports the allocation of HOME funds to the development of affordable rental housing units.
Rehabilitation	<p>The condition of existing affordable rental housing and owner-occupied housing and the need for additional affordable rental housing units for low and very-low income residents clearly supports the allocation of CDBG and HOME funds to rehabilitation activities.</p> <p>The potential for rehabilitation will be influenced by the market characteristics identified in the residential market analysis.</p>
Acquisition, including preservation	The potential for acquisition will be influenced by the market characteristics identified in the residential market analysis and will support affordable housing activities.

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The following federal entitlement resources will be available during fiscal year 2017 (program year 2016), which begins on July 1, 2016 and ends on June 30, 2017. The Consolidated Plan describes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects table are only those that HCD plans to spend FY2017 Federal entitlement funds received from HUD and CDBG and HOME Program Income.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,098,932	1,200,000	0	7,298,932	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,520,902	100,000	0	2,620,902	0	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,511,669	0	0	3,511,669	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	561,939	0	0	561,939	0	

Table 53 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Other resources expected to be available for housing and community development activities include foundations and other private sources, State resources, and other non-entitlement Federal sources. In FY 2017, the City of Memphis will provide General Funds and Capital Improvement Funds that will be used to develop infrastructure, housing, social and economic initiatives. Other sources of revenue may include low-income housing and historic tax credits, New Markets Tax Credits, private-sector equity investments that will finance redevelopment efforts in conjunction with HOPE VI and other development projects.

During FY 2017, HCD will continue to leverage its federal entitlement dollars through its partnerships with other government agencies, mortgage companies, lenders, and private investors in the implementation of housing and other development projects that will generate additional funds.

HUD requires a match for HOME and ESG funds. The City will require Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds to provide their own match with eligible non-federal sources. The competitive grant applications process that HCD uses for entitlement funds, such as CDBG (local community and public services grants), ESG and HOPWA, require commitments from other funding sources.

The City has several economic development programs that use Federal entitlement funds and city funds to leverage additional funds from other sources. The Renaissance Business Center provides business assistance to small, minority, and women businesses. The Center houses multiple services, programs, and agencies to address this goal. The Center also has staff designated to work in target areas to provide information about incentives to existing businesses, work to attract new businesses, and develop a plan for economic opportunities. The Memphis Business Opportunity Fund is a joint venture between the City, banks, home loan banks, and Southeast Community Capital that makes loans up to \$500,000.00 to small businesses. The Contractor's Assistance Program is designed to assist small, minority, and women contract firms by providing assistance with technical assistance, bonding, insurance, and capital.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

There are a number of public agencies in Memphis that have or manage publically owned land. These include the Shelby County Land Bank (which oversees properties that have been taken for nonpayment of property taxes) Shelby County government, Memphis City government, Memphis Housing Authority, and HCD. Whether particular properties are pursued is dependent on a particular project's needs. In many cases, nonprofits can access property at reduced cost for activities that support their goals and they make requests for properties directly. As part of major revitalization initiatives, including HOPE VI

and Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts. In late 2015, a new nonprofit, Blight Authority of Memphis, was established as a property land bank for the city of Memphis. The organization plans to purchase, demolish and clean up blighted properties across the city.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Memphis Division of Housing and Community Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Memphis Housing Authority	PHA	Public Housing neighborhood improvements	Jurisdiction
Community Alliance for the Homeless	Non-profit organizations	Homelessness Planning	Jurisdiction
FRAYSER CDC	CHDO	Ownership Rental	Other
NEIGHBORHOOD HOUSING OPPORTUNITIES (NHO)	CHDO	Ownership Rental	Other
Memphis Area Legals Services Memphis Fair Housing Center	Non-profit organizations	Ownership Public Housing Rental	Jurisdiction
Habitat for Humanity of Greater Memphis		Ownership	Jurisdiction
Hope House		Non-homeless special needs	Jurisdiction
CASE MANAGEMENT, INC.	Non-profit organizations	Non-homeless special needs	Jurisdiction
Meritan	Non-profit organizations	Non-homeless special needs	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
FRIENDS FOR LIFE	Non-profit organizations	Non-homeless special needs	Jurisdiction
ASSOCIATED CATHOLIC CHARITIES	Non-profit organizations	Non-homeless special needs	Jurisdiction
The Alliance for Nonprofit Excellence	Non-profit organizations	Planning public services	Jurisdiction
MEMPHIS CENTER FOR INDEPENDENT LIVING	Non-profit organizations	Non-homeless special needs Ownership Rental	Jurisdiction
MIFA	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
UNIVERSITY OF MEMPHIS	Public institution	Planning	Jurisdiction
HELPCARE HOMEMAKER SERVICES PLUS, INC.	Non-profit organizations	Non-homeless special needs	Jurisdiction

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Memphis, HCD has a long track record of successful partnerships among public and private sector entities. The delivery system for the Consolidated Plan programs is no exception. Communication and cooperation between the HCD and the partner agencies and organizations that administer activities are strong.

In the past, HCD has worked closely with the other organizations involved in the Consolidated Plan programs to improve regulatory compliance, monitoring, cooperation and partnerships among agencies, and technical capacity of organizations involved in project delivery.

The single most significant impediment in the delivery system remains the lack of available funding to support community development, economic development and affordable housing projects. HCD is trying to address this gap through a greater emphasis on planning, data driven decision-making, and leveraging of resources. Additional information can be found in section SP-35 under Leveraging of Resources.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		X
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
	X	X	X

Table 55 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The service delivery system includes a range of housing and supportive services for a wide range of subpopulations. We have a centralized intake for homeless families, and a coordinated intake process for adults unaccompanied by children. There are street outreach teams, mainstream benefit supports, targeted outreach to veterans and individuals with mental illness. For individuals who are chronically homeless, there are 1,383 units of Permanent Supportive Housing, of which are 535 are designated for veterans. Recently, with funding from Shelby County, we launched an

Assertive Community Treatment team that provides intensive support services (mental health, substance abuse, vocational counseling, peer support, and life skills assistance) to chronically homeless individuals housed in several different permanent housing programs who need additional assistance to remain housed. Despite a call for a reduction of 50% in the number of transitional housing units over 5 years based on research questioning the effectiveness of this approach, programs that operate without public funding (typically faith-based recovery programs) have continued to open or expand. We have 1,383 year-round transitional housing units for families with children, veterans, and single individuals in recovery from substance abuse and/or mental illness. We have limited free shelter for single individuals and families with children and a more significant and growing focus on rapid rehousing for families with children. Due to Tennessee laws governing truancy and unaccompanied minors, we have a small number of beds (shelter or transitional) focused on homeless youth and do not experience significant capacity shortages for this population.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Our key strengths include the centralized intake process that seeks to prevent homelessness for at risk families and match families who have no choice but to enter homelessness with the best fit intervention. Our Zero: 2016 Initiative to target veterans and the most vulnerable individuals for permanent supportive housing through a validated assessment tool is also a key and recently added strength. We have a relatively strong network of mental health providers who offer services at no charge for persons with significant behavioral health challenges as well as relatively affordable housing stock. This and lenient occupancy laws allow special needs populations to survive on extremely low incomes through shared housing strategies. Our primary gaps are for permanent housing options for individuals or families with no income, disability application assistance, free shelter for at least three weeks for unaccompanied men and women, and permanent housing for high service need homeless families with children.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

We have identified priority strategies and objectives in AP-20, 23, and 65. These include continued emphasis on prioritization of housing resources for vulnerable individuals and families; increased production of subsidized housing for homeless persons, and focusing ESG resources on rapid rehousing, outreach, disability application assistance, and free shelters.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	End Homelessness for the Chronically Homeless	2017	2019	Homeless		Permanent Supportive Housing Outreach/Coordinated Entry		Homelessness Prevention: 19500 Persons Assisted Housing for Homeless Added: 60 Household Housing Units Other: 93 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	End Homelessness for Families	2017	2019	Homeless		Emergency Shelter Rapid Re-Housing Prevention Outreach/Coordinated Entry		<p>Tenant-based rental assistance / Rapid Rehousing: 69 Households Assisted Public Service Other than Low/Mod Income Housing: 72 Persons Assisted</p> <p>Homeless Person/Overnight Shelter: 1275 persons assisted</p> <p>Public Service Housing Benefit: 342 Persons Assisted</p> <p>Housing for Homeless Added: 120 Housing Units Other: 93 Other</p>
3	End Homelessness for Veterans	2017	2019	Homeless		Rapid Re-Housing Prevention Outreach/Coordinated Entry		<p>Tenant-based rental assistance / Rapid Rehousing: 54 Households Assisted</p> <p>Other: 93 Other</p>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	End Homelessness for Youth	2017	2019	Homeless		Prevention Outreach/Coordinated Entry Transitional Housing		Other: 93 Other
5	Emergency Shelter/Rental Assistance	2017	2019	Homeless Non-Homeless Special Needs		Emergency Shelter Transitional Housing Rental Assistance		Overnight/Emergency Shelter/Transitional Housing Beds added: 9000 Beds Homeless Person/Overnight Shelter: 420 Persons Assisted
6	Increased Public/Supportive Services	2017	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services, Facilities, and Improvements		Public service activities other than Low/Moderate Income Housing Benefit: 8691 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 447 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Permanent Supportive Housing	2017	2019	Non-Homeless Special Needs		Permanent Supportive Housing Rental Assistance		Housing for Homeless added: 30 Household Housing Unit Housing for People with HIV/AIDS added: 333 Household Housing Unit
8	Quality affordable rental housing opportunities	2017	2019	Affordable Housing		Rental Assistance Production of New Units Rehabilitation of Existing Units Acquisition		Rental units constructed: 180 Household Housing Unit Rental units rehabilitated: 180 Household Housing Unit
9	Increase homeownership opportunities	2017	2019	Affordable Housing		Production of New Units Acquisition		Homeowner Housing Added: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 45 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Rehabilitation/ Preservation of Existing Housing	2017	2019	Affordable Housing		Rehabilitation of Existing Units		Rental units rehabilitated: 180 Household Housing Unit Homeowner Housing Rehabilitated: 150 Household Housing Unit
11	Public Improvements/Infrastructure	2017	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development		Rental units constructed: 200 Household Housing Unit Jobs created/retained: 150 Jobs Businesses assisted: 15 Businesses Assisted Other: 600 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Planning	2017	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development		Other: 45 Other
13	Economic Opportunities	2017	2019	Non-Housing Community Development		Public Services, Facilities, and Improvements Acquisition Economic Development		Jobs created/retained: 150 Jobs Businesses assisted: 15 Businesses Assisted Other: 45 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	End Homelessness for the Chronically Homeless
	Goal Description	Provide permanent supportive housing using a Housing First approach. Establish a Coordinated Entry system that uses a common assessment tool to determine the best-fit intervention for individuals experiencing chronic homelessness. Prioritize the most vulnerable for permanent supportive housing placement. The Coordinate Entry system should include street outreach to reach the most vulnerable citizens.

2	Goal Name	End Homelessness for Families
	Goal Description	Use the Central Intake/Homeless Hotline for families with children to coordinate and prioritize emergency services including prevention services, emergency shelter, and rapid-rehousing.
3	Goal Name	End Homelessness for Veterans
	Goal Description	Using the coordinated entry for individuals and central intake for families, provide prevention services and rapid re-housing. Coordinate with VA Homeless services and other providers or veteran services to supplement the use of VA funded resources.
4	Goal Name	End Homelessness for Youth
	Goal Description	Enhance resources for homeless youth by increasing access to emergency shelter and transitional housing.
5	Goal Name	Emergency Shelter/Rental Assistance
	Goal Description	Increase opportunities for emergency shelter facilities and rental housing options.
6	Goal Name	Increased Public/Supportive Services
	Goal Description	Increase availability of public and other supportive services.
7	Goal Name	Permanent Supportive Housing
	Goal Description	Increase options for permanent supportive housing for persons who have a special need especially chronic substance abuse, HIV/AIDS, and mental illness
8	Goal Name	Quality affordable rental housing opportunities
	Goal Description	Promote accountability of both renters and landlords in helping to maintain properties; work to expand individuals' and families' choices of affordable rental homes; and encourage and support the building of inclusive and sustainable housing units.

9	Goal Name	Increase homeownership opportunities
	Goal Description	Develop and strengthen communication and partnerships with public, private and non-profits to leverage housing dollars; support homeownership education and accountability and provide pre- and post-ownership counseling; leverage housing dollars with existing and new funding resources to carry out affordable housing programs.
10	Goal Name	Rehabilitation/ Preservation of Existing Housing
	Goal Description	Provide support to programs and projects that reduce the number of vacant and abandoned units and insure safe and sanitary housing conditions.
11	Goal Name	Public Improvements/Infrastructure
	Goal Description	Provide assistance for public infrastructure improvements that are coordinated with other neighborhood revitalization projects through entitlement and capital improvement program funding.
12	Goal Name	Planning
	Goal Description	The Division of Housing & Community Development will take an active role in neighborhood planning by partnering with the Division of Planning and Development to staff the Office of Comprehensive Planning (OCP). OCP will develop neighborhood vision plans in coordination with area CDCs and organizations, which will help align HCD's investment priorities with the neighborhood goals.
13	Goal Name	Economic Opportunities
	Goal Description	Provide funding to programs and projects that support economic opportunities including job creation and retention and facade improvements.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the next three years, in accordance with HOME 91.315(b)(2), Memphis plans to provide affordable housing assistance to a minimum of 750 very-low to moderate income families.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Memphis Housing Authority includes accessible housing units in all future development plans.

Activities to Increase Resident Involvements

The Memphis Housing Authority (MHA) works with Urban Strategies Memphis HOPE in coordinating and promoting programs that enhance the economic and social self-sufficiency of public housing residents. MHA also has an informal and formal grievance procedure that provides for the disposition of resident complaints or grievances. MHA has a Resident Advisory Board which meets with residents to receive input, suggestions and concerns as to public housing authority policies, operations and management.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

There are a number of barriers to the development, maintenance, and improvements to affordable housing in the City of Memphis. Many of these are related to public policies, including policies affecting land and other property, land use controls, zoning ordinances, and building codes.

Since the 1970s, City and County policies of encouraging sprawl on the edges of the City and beyond have contributed to disinvestment within the inner- and middle-city. It has exacerbated a flight to the suburban fringe by middle and upper middle class citizens of all races and ethnicities. In general, they have left their homes abandoned in the wake of this sprawl.

The State of Tennessee does not provide significant financial assistance to local governments for housing, community development and/or transportation that includes funding prioritization or linking funding on the basis of local regulatory barrier removal activities.

The State does not have a legal or administrative requirement that local governments undertake periodic self-evaluation of regulations and processes to assess their impact upon housing affordability to address these barriers to affordability.

The City does not have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments.

The City does not provide for expedited permitting and approvals for all affordable housing projects in the community.

The City has not established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits nor does it conduct concurrent, not sequential review for all required permits and approvals.

The City does not give “as-of-right” density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing.

The City has not, within the past five years, modified infrastructure standards and/or authorized the use of new infrastructure technologies to significantly reduce the cost of housing, although this is under study.

Credit problems are consistent barriers affecting both homeownership and rental which limits people to substandard housing options as there are fewer options for those with poor credit. Additionally, in

recent years, there has been a lack of funding for legitimate housing counseling programs which puts people at risk for scams.

Efforts by affordable housing developers are often overshadowed by blight conditions in neighborhoods.

Programs for the development of elderly housing have all but gone away and there is a lot of competition to refinance as well as stricter requirements for insurance on loans for existing properties.

Public transit routes are barriers particularly as it relates to infill housing development in neighborhoods. Recent changes in routes have made it difficult for people to get from home to work.

It is difficult to assemble and develop property in the City due to tax arrears, environmental concerns, title issues, and foreclosures, many of which require change in State law.

Since there are no longer government sponsored credit enhancement agencies, it is increasingly difficult to finance multifamily projects. While we have had a seven year trend from ownership to rental, developers are not able to get finance for rental projects.

The economy has made it much more difficult to anticipate what can potentially cause clients to default on rental or mortgage payments, which requires a great deal more intensive services, case management and counseling.

Efforts to remove identified barriers to affordable housing are examined and updated annually as part of the preparation of the Annual Action Plan.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Utilize Vacant Land as Incentive to Increase Affordable Housing Supply: Make City-owned vacant homes or lots available to affordable housing developers at a significant cost reduction. This not only makes affordable housing available, but if implemented strategically, will stabilize neighborhoods and increase property tax revenues.

Identify and Overcome Housing Production Impediments: The City should convene discussions with for-profit and not-for-profit housing producers and lenders regarding how to overcome impediments to the production of accessible, affordable and large (4 or more bedrooms) housing units. A secondary goal of these discussions would be to educate for-profit developers about current tools available for the production of affordable housing. Lastly, these discussions may be used to encourage for-profit and not-for-profit housing developers to consider partnering on affordable, accessible and large unit housing projects. In recognition of production impediments, the Division of Planning and Development has removed a barrier to the development of affordable housing by an amendment that was made to the Memphis and Shelby County Unified Development Code (UDC) in August, 2012, that removed onerous regulations that applied to existing multi-family housing. These regulations were part of the original UDC

which took effect in January, 2011. Between that time and August, 2012, we found that certain redevelopment projects, including some utilizing THDA funding, were very difficult without variances, etc. from the Board of Adjustment and/or the Memphis City Council.

Create a Citywide Housing Trust Fund: The City of Memphis should support the development of a local Housing Trust Fund (HTF)—a new, ongoing, dedicated source of revenue to support affordable and accessible housing. The HTF could be administered by the City and support a wide range of housing, including permanent housing services for the homeless as well as the development and preservation of affordable rental units. The HTF could also support first-time homebuyers and provide preservation assistance for the home of existing homeowners.

Utilize Tax Increment Financing (TIF) to Produce Accessible and Affordable Housing: The City of Memphis should utilize TIFs to increase the production of housing units accessible for persons with disabilities and affordable to residents with lower incomes. For instance, TIF approval evaluation criteria could prioritize residential development projects that include accessible and/or affordable housing. Municipalities should partner with the Memphis Center for Independent Living, other disability rights advocacy groups, local community development groups and affordable housing developers to research creative ways to use TIFs to produce affordable, accessible housing.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

We have operated a central intake and assessment for all families facing homelessness since 2009. It includes a 24/7 phone-based screening, as well as face-to-face intake and assessment during the business day. We have a coordinated entry for single individuals that include the Vulnerability Index & Service Prioritization Decision Assistance Tool (VI-SPDAT 2.0) and a second-level assessment, the Full-SPDAT. The Hospitality Hub and the H.O.P.E. organizations provide the initial vulnerability screenings using the VI and 9 specially trained outreach workers complete the second-level assessment for those whose score indicates the need for permanent supportive housing. Priority access to permanent supportive housing resources offered by local CoC agencies is given based on the level of vulnerability. Additionally, there are 8 full time outreach professionals. Six are employed by Case Management Inc. through the PATH program. Two other non-profits, HOPE and Outreach Housing and Community, also specialize in street outreach and engagement.

Addressing the emergency and transitional housing needs of homeless persons

While the number of emergency shelter and transitional housing units has grown each year, the availability of free emergency shelter that meets basic standards of care remain a concern for our community. From the Continuum of Care standpoint, Memphis far exceeds the targets for exits to permanent housing. Therefore, our primary goal is to sustain this success by continued training of local providers and by ensuring funding for rapid rehousing continues. In the 2015 CoC Application, one of our CoC grantees converted their transitional housing grant to a new Rapid Rehousing program. Our Action Plan to End Homelessness calls for sustained investment in rapid rehousing and increased permanent housing capacity.

The Memphis VA Medical Center has adopted a plan to end Veteran homelessness within 5 years, which was incorporated into our local Action Plan to End Homelessness. We have a very close collaborative relationship with the VA staff. The VA Medical Director serves on the Mayors' Committee to End Homelessness; they chair the veterans subcommittee, and actively participate in street outreach, Coordinated Entry, and Project Homeless Connect. We coordinate our strategies and funding priorities to align with our mutual goal to end veteran homelessness and to reflect current capacity/gaps assessments. Many of the veteran service organizations that are funded by the VA are also funded by the CoC or ESG programs, and are therefore subject to the same performance management process. This includes Alpha Omega Veterans Services, CAAP, Catholic Charities, and Barron Heights.

For unaccompanied youth, the two primary providers are Porter Leath and Youth Villages. In the development of the Action Plan to End Homelessness, we convened a focus group of staff from these two programs as well as Department of Childrens Services and developed recommendations on how to improve resources. We have received status reports from both program liaisons who indicated that

there has been no significant change in the demand for services. Youth Villages has received a significant private grant to greatly expand resources for youth aging out of foster care and we expect this will have a strong preventive impact on our population of homeless young adults. Also, we have received a grant from the US Department of Health and Human Services to establish 60 units of permanent supportive housing for child welfare involved families. We expect some of these families to be mothers aging out of foster care with their own children. This project is in direct response to goals of the CoC and Action Plan to End Homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Pursuant to our Action Plan to End Homelessness, we will reallocate 50% of our transitional housing programs to increase the permanent housing capacity in the community. The Continuum of Care has committed to implementing this by a performance-based process so that the lowest performing programs are reallocated. We have also recently entered into a partnership with the Memphis Housing Authority to create a priority for homeless individuals in the Housing Choice Voucher program and by seeking changes to the housing authority's annual plan that will enhance our permanent housing resources dedicated to addressing homelessness.

Our employment committee continues to seek ideas and strategies to increase employment among our participants. In our gaps analysis, it was the highest scoring item. We will seek to expand our partnership with the local workforce investment network to include grant-funded activities such as transitional jobs. Our homeless union, H.O.P.E. is launching a social entrepreneurship program to make t-shirts and promotional items for other non-profits and through this venture will provide employment and training opportunities for people who are currently homeless. Finally, we will work with our permanent supportive housing providers and our vocational rehabilitation programs on strategies to promote both earned income and volunteer activities that will not impact the participants disability benefits. Our long-range goal is to develop a specific, funded, and dedicated employment program that is available to all participants in homeless programs in the County. We believe that this is the only way to ensure that the hands-on assistance with job applications and job retention will be successful.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

In 2013, two CoC grantees converted their Transitional Housing programs to Rapid Rehousing/Permanent Housing programs. We sustain the Central Intake and Homeless Hotline. We have an outstanding track record in assisting participants with accessing mainstream benefits through our SOAR process. Our partnership with the Tennessee Department of Mental Health is a key piece of this strategy, providing funding for a SOAR Coordinator who offers technical assistance and training. The coordinator reviews all applications prior to submission to the Social Security Administration. We will also continue to add to the number of SOAR-trained experts in our continuum. We will seek to improve access to Medicaid by creating a partnership with our hospital-based mainstream benefits experts.

In the last two years, 69 housing units that were operating as transitional housing were converted to permanent supportive housing for vulnerable homeless families with children (those with high scores on research based tools that are predictive of child maltreatment and future/recurring homelessness). This project conversion includes a partnership with the US Dept of Health and Human Services that will provide supportive services outside the continuum. CoC grants funds are used to operate these housing units.

The State Department of Children's Services has a policy on preventing discharge into foster care. We have read the policy and have observed that it is being utilized. Our monthly Emergency Housing Partnership meeting includes our partners in the Department of Children's Services. If issues arise where we identify that youth are exiting to homelessness, we have a designated liaison to whom we would bring our concerns. We have not experienced this problem so far.

Local hospitals have their own discharge policies and staff responsible for discharge planning. We are in regular contact with the social workers of the hospital systems with this responsibility, and their purpose is to avoid readmissions by improving patient stability as they exit care. This is frequently a challenge, but both our office and service provider agencies routinely assist staff at The Med, Baptist, Methodist, and St. Francis, with referrals and linkages whenever possible.

Under the 100,000 Homes Campaign, we have sought permission from each of our unsheltered and vulnerable homeless citizens to share information with medical care and mental health professionals to assist them with housing. As we are aware of these individuals entering a mental health facility, we can and do discuss discharge options with the staff at the facility. While we can't always convince the consumer to accept a housing placement, we have found improved communication greatly assists with establishing discharge housing and support services plans. We have a local expert who serves as the Housing Facilitator for the State mental health department and he is very effective at addressing any concerns that arise if discharge policies are not being adhered to.

The Memphis and Shelby County Homeless Consortium includes representation from the Shelby County Office of Corrections. The primary reentry program in the community, works to establish discharge plans from the time that individuals are first incarcerated to avoid exits to homelessness. There are several officially sanctioned halfway houses in the community including Harbor House, Karat Place, and

WestCore to provide opportunities for those exiting jails and prison to re-establish themselves, seek employment and support services, and avoid homelessness.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Primary objective of the City of Memphis' Lead Paint Demonstration Grant is to reduce and/or eliminate lead hazards in low-to-very-low high-risk zip codes located with the City of Memphis/ Shelby County. The target areas have very high socio-economic and environmental risk factors that demonstrate the prevalence of lead dust exposure. Those factors include age of housing, high poverty and crime, low proficiency scores, and concentrated ethnicity. The targeted areas have documented evidence that lead poisoning is an epidemic in the Shelby county area.

The goal of the Lead Hazard Paint Program is to make housing units lead-safe using a combination of interim controls and lead abatement techniques and to identify environmental concerns in the property so that the owner may attempt to correct any noted deficiencies. The units must be either occupied or available for rent by families with children under six. Other goals are to conduct the recruitment and training of minority and low-income contractors and workers, and continue lead screenings throughout Memphis and Shelby County. We partner with local faith-based and housing organizations such as Promise Development Community Development Corporation, Riverview-Kansas Community Development Corporation, Service Over Self (SOS), and Habitat for Humanity of Greater Memphis, etc. We also partner with the Shelby County Health Department (SCHD) and the local children's hospital, Le Bonheur Children's Medical Center to coordinate blood lead screenings for children and

How are the actions listed above related to the extent of lead poisoning and hazards?

Grants are available to assist owners and landlords for lead remediation which are identified through lead analysis. Based on the results of the analysis we work to remediate lead hazards according to HUD guidelines.

How are the actions listed above integrated into housing policies and procedures?

Since its inception, HCD has identified several low income neighborhoods for targeted initiatives and programs that focus on issues of housing. As it relates to the LBP initiatives, funding from private sources and CDBG will be used to rehabilitate eligible owner occupied and rental units that provide housing renovations and lead abatement to low and very low income households with children under six.

To reduce the amount of lead to which children may be exposed, HCD Lead Department has designated over 240 housing units in target areas for lead hazard testing and reduction treatments.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Memphis has a substantial number of people who live in poverty. The 2014 American Communities Survey shows that 27.4% of people living in the City of Memphis are at or below the poverty level. The poverty rate of the Memphis metro area is the highest when compared to the largest 51 metro areas in the U.S. and has increased in recent years. While many of the factors related to poverty are beyond the City's control, the City is committed to addressing issues related to poverty and to grow prosperity and opportunity for all of its citizens.

Attacking poverty is a key component of Mayor Strickland, recognizing that Memphis cannot be a "Better Memphis" with a 27.4% poverty rate. Reducing the poverty rate by 10% would bring the poverty rate in line with the rest of the country. To this end, Mayor Strickland has identified concrete goals to attack this issue:

- Preventing homelessness
- Expand early childhood programs
- Giving greater access to parks, libraries, and community centers
- Expanding youth and jobs programs

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The anti-poverty strategies listed above are closely related to the City's plan for the provision of affordable housing.

Activities under the homeless and special needs department are geared toward those most in need, while others, including promotion of homeownership, job training/creation, and education programs are also strategies to reducing poverty. These include the following:

- The Memphis Opportunity Fund, the Contractors Assistance program and other programs that provide job and life skills training, assisted and transitional housing, and micro-enterprise development.
- Job creation through major economic development activities
- Activities aimed at increasing the economic self-sufficiency of public housing and housing choice voucher tenants. These include the Housing Choice Voucher and Public Housing Family Self-Sufficiency Programs.
- Working with code enforcement and others to insure that problem properties are reduced, which preserves the value of neighborhood property

- Assisting low and moderate income citizens to purchase homes; providing public service activities including youth, elderly, homeless, community, health care, and education services to low and moderate income citizens

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

HCD's compliance department provides project eligibility and approval, federal reviews, and long term monitoring. These three areas are coordinated with the legal, accounting, and planning departments to insure overall project collaboration and to insure that projects are tracked from conception to long-term monitoring and tracking. Compliance also provides critical functions to individual departments that administer programs. All HCD departments are in the process of finalizing policies and procedures to help insure compliance.

HCD's strategic personnel plan includes the training of all essential staff in HUD regulations, including CDBG, HOME, and the competitive grants it receives. The plans include the hiring of consultants as needed to train staff in a manner that enables them to effectively administer programs.

HCD has a project tracking system that it designed to insure that applicable program requirements are followed for every HUD funded project. Program staff report monthly to the Administration concerning all HCD projects which includes: budgets, number of units, contract status, IDIS numbers, and other information. The document is a summary of all projects/major resources in the division and the spending status. This is critical to insure adherence to the budget, draw downs, the public service cap, and the planning and administration cap.

HCD staff responsible for long-term project monitoring coordinates with all other departments to insure compliance with long term contractual and regulatory requirements.

The Law Division has assigned an attorney to HCD and will continue to fund a senior assistant City Attorney. In addition to other services, the attorney provides legal reviews of all contracts to make sure that all legal requirements are met. An internal auditor remains in place to provide and insure compliance with HUD financial standards.

Monitoring procedures for subrecipient activities are include in HCD's subrecipient management strategy. The manual provides a detailed outline of the City's policies and procedures for informing and monitoring its nonprofit subrecipients. In addition, HCD continues to consult with accounting firms to evaluate the financial management systems of subrecipient agencies in complying with HUD financial standards.

The City of Memphis created the Memphis Office of Resource Enterprise (MORE) to enhance outreach to small, minority, and women-owned businesses. MORE was created to identify, communicate, and facilitate purchasing and partnering opportunities for minority, women, and locally owned businesses,

to grow the pool of minority and women-owned businesses, and to increase community prosperity and purchasing power.

HCD's planning department works with other departments and consultants to ensure that comprehensive planning requirements are met and to assess progress made towards Consolidated Planning goals. The planning staff use Geographic Information Systems (GIS) to develop, conduct, and present mapping projects that illustrate where community needs exist and where progress is being made to meet these community needs. Staff work with consultants to update and prepare a housing needs assessment and market analysis as part of its Consolidated Plan. Staff also work on a number of neighborhood analysis and planning efforts on an ongoing basis.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The following federal entitlement resources will be available during fiscal year 2017 (program year 2016), which begins on July 1, 2016 and ends on June 30, 2017. The Consolidated Plan describes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects table are only those that HCD plans to spend FY2017 Federal entitlement funds received from HUD and CDBG and HOME Program Income.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,098,932	1,200,000	0	7,298,932	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,520,902	100,000	0	2,620,902	0	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,511,669	0	0	3,511,669	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	561,939	0	0	561,939	0	

Table 57 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Other resources expected to be available for housing and community development activities include foundations and other private sources, State resources, and other non-entitlement Federal sources. In FY 2017, the City of Memphis will provide General Funds and Capital Improvement Funds that will be used to develop infrastructure, housing, social and economic initiatives. Other sources of revenue may include low-income housing and historic tax credits, New Markets Tax Credits, private-sector equity investments that will finance redevelopment efforts in conjunction with HOPE VI and other development projects.

During FY 2017, HCD will continue to leverage its federal entitlement dollars through its partnerships with other government agencies, mortgage companies, lenders, and private investors in the implementation of housing and other development projects that will generate additional funds.

HUD requires a match for HOME and ESG funds. The City will require Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds to provide their own match with eligible non-federal sources. The competitive grant applications

process that HCD uses for entitlement funds, such as CDBG (local community and public services grants), ESG and HOPWA, require commitments from other funding sources.

The City has several economic development programs that use Federal entitlement funds and city funds to leverage additional funds from other sources. The Renaissance Business Center provides business assistance to small, minority, and women businesses. The Center houses multiple services, programs, and agencies to address this goal. The Center also has staff designated to work in target areas to provide information about incentives to existing businesses, work to attract new businesses, and develop a plan for economic opportunities. The Memphis Business Opportunity Fund is a joint venture between the City, banks, home loan banks, and Southeast Community Capital that makes loans up to \$500,000.00 to small businesses. The Contractor's Assistance Program is designed to assist small, minority, and women contract firms by providing assistance with technical assistance, bonding, insurance, and capital.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

There are a number of public agencies in Memphis that have or manage publically owned land. These include the Shelby County Land Bank (which oversees properties that have been taken for nonpayment of property taxes) Shelby County government, Memphis City government, Memphis Housing Authority, and HCD. Whether particular properties are pursued is dependent on a particular project's needs. In many cases, nonprofits can access property at reduced cost for activities that support their goals and they make requests for properties directly. As part of major revitalization initiatives, including HOPE VI and Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts. In late 2015, a new nonprofit, Blight Authority of Memphis, was established as a property land bank for the city of Memphis. The organization plans to purchase, demolish and clean up blighted properties across the city.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	End Homelessness for the Chronically Homeless	2017	2019	Homeless		Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry	CDBG: \$384,000 ESG: \$40,450	Homelessness Prevention: 6500 Persons Assisted Housing for Homeless Added: 60 Household Housing Units Other: 31 Other
2	End Homelessness for Veterans	2017	2019	Homeless		Rental Assistance	CDBG: \$209,000 HOME: \$362,000	Tenant-based rental assistance / Rapid Rehousing: 18 Households Assisted Other: 31 Other
3	End Homelessness for Youth	2017	2019	Homeless		Emergency Shelter Transitional Housing	CDBG: \$140,000	Other: 31 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	End Homelessness for Families	2017	2019	Homeless		Emergency Shelter Rapid Re-Housing Prevention Outreach/Coordinated Entry	CDBG: \$209,000 HOME: \$362,000 ESG: \$419,800	Public service activities for Low/Moderate Income Housing Benefit: 114 Public service activities other than Low/Moderate Income Housing Benefit: 24 Persons Assisted Homeless Person Overnight Shelter: 425 Persons Assisted Housing for Homeless Added: 40 Housing Units Tenant-based rental assistance / Rapid Rehousing: 23 Households Assisted Other: 31 Other
5	Emergency Shelter/Rental Assistance	2017	2019	Homeless Non-Homeless Special Needs		Emergency Shelter Rapid Re-Housing Transitional Housing	CDBG: \$116,000 ESG: \$60,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 3000 Beds Homeless Person Overnight Shelter: 140 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Increased Public/Supportive Services	2017	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services, Facilities, and Improvements	CDBG: \$594,689 HOPWA: \$501,000 ESG: \$359,343	Public service activities other than Low/Moderate Income Housing Benefit: 2897 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 149 Households Assisted
7	Permanent Supportive Housing	2017	2019	Non-Homeless Special Needs		Permanent Supportive Housing	HOPWA: \$1,024,000 HOME: \$250,000	Housing for Homeless added: 10 Household Housing Unit Housing for People with HIV/AIDS added: 111 Household Housing Unit
8	Quality affordable rental housing opportunities	2017	2019	Affordable Housing		Production of New Units Rehabilitation of Existing Units Acquisition	CDBG: \$376,790 HOME: \$1,152,632	Rental units constructed: 60 Household Housing Unit Rental units rehabilitated: 61 Household Housing Unit
9	Increase homeownership opportunities	2017	2019	Affordable Housing		Production of New Units Acquisition	HOME: \$478,135	Homeowner Housing Added: 4 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Rehabilitation/ Preservation of Existing Housing	2017	2019	Affordable Housing		Rehabilitation of Existing Units Acquisition	CDBG: \$217,000 HOME: \$878,135	Rental units rehabilitated: 61 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit
11	Planning	2017	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development	CDBG: \$140,000	Other: 18 Other
12	Public Improvements/Infrastructure	2017	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services, Facilities, and Improvements Acquisition Economic Development	CDBG: \$145,000	Rental units constructed: 200 Household Housing Unit Jobs created/retained: 50 Jobs Businesses assisted: 3 Businesses Assisted Buildings Demolished: 1 Buildings Other: 225 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Economic Opportunities	2017	2019	Non-Housing Community Development		Economic Development	CDBG: \$125,000	Jobs created/retained: 50 Jobs Businesses assisted: 3 Businesses Assisted Buildings Demolished: 1 Buildings Other: 17 Other

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	End Homelessness for the Chronically Homeless
	Goal Description	The goal to end homelessness for the chronically homeless includes providing permanent supportive housing using a "Housing First" approach, establishing a coordinated entry system that uses a common assessment tool to determine the best fit intervention for individuals experiencing chronic homelessness, prioritizing the most vulnerable for permanent supportive housing placement. The coordinated entry system should include street outreach to reach the most vulnerable citizens.
2	Goal Name	End Homelessness for Veterans
	Goal Description	The goal for ending homelessness for veterans will use the coordinated entry for individuals and central intake for families, provide prevention services and rapid re-housing. This will be coordinated with the Veterans' Administration (VA) Homeless Services and other providers of veterans' services to supplement the use of VA funded resources.
3	Goal Name	End Homelessness for Youth
	Goal Description	The goal for ending homelessness for youth is to enhance resources for homeless youth by increasing access to emergency shelter and transitional housing.

4	Goal Name	End Homelessness for Families
	Goal Description	The goal for ending homelessness for families is to use the central intake/homeless hotline for families with children to coordinate and prioritize emergency services including prevention services, emergency shelter, and rapid re-housing.
5	Goal Name	Emergency Shelter/Rental Assistance
	Goal Description	The goal for emergency shelter and rental assistance is to increase opportunities for emergency shelter facilities and rental housing options.
6	Goal Name	Increased Public/Supportive Services
	Goal Description	This goal is to increase the availability of public and supportive services for low and moderate income citizens.
7	Goal Name	Permanent Supportive Housing
	Goal Description	The goal for permanent supportive housing is to increase the available options for permanent supportive housing for persons who have a special need, especially chronic substance abuse, HIV/AIDS, and mental illness.
8	Goal Name	Quality affordable rental housing opportunities
	Goal Description	This goal will promote accountability of renters and landlords in helping to maintain property, work to expand individual and family choices of affordable rental housing, and encourage and support the development of inclusive and sustainable rental housing.
9	Goal Name	Increase homeownership opportunities
	Goal Description	The goals for increasing homeownership opportunities is to develop and strengthen communication and partnerships with public, private, and nonprofit housing providers to leverage housing dollars, support homeownership education and accountability, and provide pre-and post-homeownership counseling, leverage housing dollars with existing and new funding resources to carry out affordable housing programs.

10	Goal Name	Rehabilitation/ Preservation of Existing Housing
	Goal Description	The goal for rehabilitation and preservation of existing housing is to provide support to programs and projects that reduce the number of vacant and abandoned housing units through rehabilitation and to insure safe and healthy housing conditions.
11	Goal Name	Planning
	Goal Description	The goal for planning is to take an active role in neighborhood planning by partnering with the Division of Planning and Development in comprehensive planning, which will develop neighborhood vision plans in coordination with area CDCs and other neighborhood organizations, which will help to align HCD's investment priorities with neighborhood goals.
12	Goal Name	Public Improvements/Infrastructure
	Goal Description	The goal for public improvements and infrastructure is to provide assistance for public improvements that are coordinated with other neighborhood revitalization procts through entitlement and capital improvement program funding.
13	Goal Name	Economic Opportunities
	Goal Description	The goal for economic opportunities is to provide support to programs and projects that support economic opportunities including job creation and retention and facade improvements.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following federal entitlement resources will be available during program year 2016 (fiscal year 2017), which begins on July 1, 2016 and ends on June 30, 2017. The Annual Action Plan includes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects are only those that Memphis plans to spend prior year and FY 2017 Federal entitlement funds received from HUD.

Projects

#	Project Name
1	Community Service Grants
2	Housing Services for TBRA
3	HOME Match
4	MIFA Homeless Referral Center
5	Emergency Solutions Projects and Admin
6	Memphis Center for Independent Living
7	HOPWA Projects
8	CHDO Projects
9	Tenant Based Rental Assistance
10	Multi-Family/Rental Housing Development
11	Section 108 Loan Payments
12	Summer Enrichment
13	Memphis Area Legal Services Fair Housing Center
14	Title XX Match
15	Property Maintenance
16	Alliance for Nonprofit Excellence
17	Neighborhood Plans
18	Planning and Material Development
19	Community Alliance for the Homeless
20	Intern Program
21	HOPWA Administration
22	CHDO Administration
23	HOME Administration

#	Project Name
24	Memphis Area Legal Services Fair Housing Enforcement
25	CDBG Administration
26	Director's Office Program Delivery
27	Accounting Department Program Delivery
28	Compliance and Monitoring Program Delivery
29	Legal Department Program Delivery
30	Information Systems Program Delivery
31	Community Development Program Delivery
32	Real Estate Development Program Delivery
33	Urban Planning, Policy, Design, and Development Studio
34	Finance Department Program Delivery
35	Homeless and Special Needs Program Delivery
36	Portfolio Management Program Delivery
37	Planning and Development Program Delivery
38	Nonprofit Housing Program Delivery
39	Hospitality Hub
40	MIFA Homeless Hotline
41	Down Payment Assistance
42	Aging in Place
43	MemFix/MemShop
44	Union Avenue Mixed Use Development

Table 59 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Memphis will have challenges in eliminating obstacles to underserved needs due to the reduction in its CDBG and HOME program funds and the significant number of low and moderate income citizens living in the City. While the City of Memphis has several programs aimed at addressing underserved needs, the reduction in CDBG funding results in a reduction in the amount available for public service activities. The City will continue to work with its nonprofit and other partners to identify other funding opportunities and to leverage related efforts.

A lack of quality affordable rental housing remains a challenge in Memphis. HOME funds will be used toward the ArtSpace Lofts for affordable rental housing and to support other affordable rental housing project opportunities as they arise. It is anticipated that HCD will solicit proposals for another rental housing project during FY2017.

AP-38 Project Summary

Project Summary Information

1	Project Name	Community Service Grants
	Target Area	
	Goals Supported	Increased Public/Supportive Services
	Needs Addressed	Public Services, Facilities, and Improvements
	Funding	CDBG: \$250,000
	Description	The City's Community Service Grant (CSG) Program seeks to improve the quality of life of low and moderate-income citizens through the provision of social services by nonprofit agencies. These citizens include youth, the homeless and special needs populations that include persons with HIV/AIDS, a mental illness, the elderly, chronic substance abusers, persons with developmental and/or physical disabilities, and victims of domestic violence. The CSG Program provides funding for projects that will help enhance the lives of these individuals.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 928 low and moderate income individuals and families will benefit from the proposed public service activities.
	Location Description	The projects will be available to persons across the city.
	Planned Activities	In FY17, the following agencies will provide public services through the Community Service program: CASA of Memphis and Shelby County, Friends for Life, Helpcare Homemaker Services Plus, Inc., Hope House Day Care, Inc., Outreach, Housing, and Community, Lowenstein House, Inc., Meritan, Inc., and The Mid South Food Bank, Exchange Club, and YWCA-IWS.
2	Project Name	Housing Services for TBRA
	Target Area	
	Goals Supported	End Homelessness for Families End Homelessness for Veterans Quality affordable rental housing opportunities
	Needs Addressed	Rental Assistance
	Funding	HOME: \$69,000

	Description	Funds are provided to agencies that operate the tenant based rental assistance programs which provide rental and utility assistance to special needs populations. IN FY2017, CAAP and Catholic Charities of West Tennessee will provide services under the TBRA program.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 41 families will benefit from the HOME funded TBRA activity.
	Location Description	This program is available across the city.
	Planned Activities	Program operations for the TBRA programs.
3	Project Name	HOME Match
	Target Area	
	Goals Supported	Permanent Supportive Housing
	Needs Addressed	Permanent Supportive Housing
	Funding	HOME: \$250,000
	Description	The City's HOME Match Funds program encourages the development of permanent supportive rental housing for homeless persons and for other special needs populations that are very low-income. These populations include individuals with physical, mental and developmental disabilities in addition to persons with HIV/AIDS, the elderly and victims of domestic abuse. The Program helps fund projects that will increase the number of rental housing units available to these groups as long as supportive services will be provided to enhance the lives of those that access the housing.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that these funds will support 10 units of permanent supportive housing.
	Location Description	

	Planned Activities	The projects may use funds to help acquire property and construct or acquire and rehabilitate existing housing to provide permanent supportive housing for homeless and/or special needs populations listed above. (Rehabilitation projects cannot involve displacement and relocation of current residents.) The rental housing may be located in single family (single or scattered site), multifamily, group housing or single room occupancy facilities.
4	Project Name	MIFA Homeless Referral Center
	Target Area	
	Goals Supported	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans
	Needs Addressed	Prevention
	Funding	CDBG: \$116,000
	Description	MIFA has expanded its current intake assessment and referral services for families to include an up to date database of available beds in emergency and transitional shelters as well as permanent supportive housing which may be used by formerly homeless households. The new program, the Community Intake/Shelter and Housing Resource Center will provide assessment and referral service for homeless families that are currently in need of emergency shelter and services or those families whose situation places them at risk of needing such services.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 6,500 homeless families or persons at risk of becoming homeless will benefit from the referral services provided through the program.
	Location Description	This program is available city-wide.
	Planned Activities	The funds will be used to pay for staff salaries and other eligible operational expenses of the program.
5	Project Name	Emergency Solutions Projects and Admin
	Target Area	City Wide
	Goals Supported	Emergency Shelter/Rental Assistance, Increase Public and Supportive Services, End Homelessness for Families, Permanent Supportive Housing, End Homelessness for the Chronically Homeless

	Needs Addressed	Emergency Shelter, Permanent Supportive Housing, Public Services/Facilities/Improvements
	Funding	ESG: \$561,939
	Description	The Emergency Solutions Grant (ESG) Program is a competitive funding process open to organizations that serve homeless populations. The ESG program is specifically designed for rehabilitating and/or converting existing emergency and transitional shelters; to provide adequate operating funds for existing or new emergency and transitional shelters; to provide certain essential services to homeless individuals; and provide funding for programs and activities designed to prevent homelessness.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1028 homeless families will benefit from the proposed activities.
	Location Description	
	Planned Activities	Create new transitional and emergency housing shelters, provide operating funds for those shelters, provide essential services for homeless persons, and to provide support for programs aimed at preventing homelessness. \$519,794.00 will be used for projects and \$42,145.00 will be used for admin.
6	Project Name	Memphis Center for Independent Living
	Target Area	
	Goals Supported	Rehabilitation/ Preservation of Existing Housing
	Needs Addressed	Rehabilitation of Existing Units
	Funding	CDBG: \$20,000
	Description	MCIL will use funds for administrative costs to oversee home modifications related to accessibility to low and moderate income households that include a disabled individual.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 families in which a family member has a disability will benefit from the proposed project.
	Location Description	This program is available city-wide.
	Planned Activities	Operational funding used to support a home modification program.
7	Project Name	HOPWA Projects
	Target Area	
	Goals Supported	End Homelessness for Families Increased Public/Supportive Services Permanent Supportive Housing
	Needs Addressed	Permanent Supportive Housing Transitional Housing Rental Assistance Public Services, Facilities, and Improvements
	Funding	HOPWA: \$3,406,319
	Description	HOPWA funds are provided to organizations who provide a range of housing and supportive services to residents of eight counties in the Memphis EMSA, which includes Fayette, Shelby and Tipton counties, in Tennessee; DeSoto, Marshall, Tate and Tunica counties in Mississippi; and Crittenden County, Arkansas. In FY2017, the following agencies will utilize HOPWA funds: Meritan, Case Management, Inc. Hope House Day Care, Inc., and Friends for Life.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 978 individuals or families affected by HIV/AIDS will benefit from proposed HOPWA activities.
	Location Description	The programs are available to persons citywide.
	Planned Activities	Activities include housing placement, short term rent and utility assistance, tenant based rental assistance, housing operations and supportive services.
8	Project Name	CHDO Projects
	Target Area	Raleigh Frayser

	Goals Supported	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	Needs Addressed	Production of New Units Rehabilitation of Existing Units Acquisition
	Funding	HOME: \$378,135
	Description	Funding is provided on a competitive basis to not for profit organizations that have been certified as CHDOs. CHDOs must be organized under state and local law for the purpose of providing decent, affordable housing (this must be evidenced in the Charter, Articles of Incorporation by-laws, or board resolution); have no individual benefit to members; have a clearly defined geographic service area; have nonprofit status; have a board that is representative of the community it serves; and demonstrate at least one year of experience in serving its community. In FY2017, Frayser CDC and Neighborhood Housing Opportunities, Inc. will develop housing using CHDO funds.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Seven low income families will benefit from the housing rehabbed or constructed through this program.
	Location Description	Activity will be carried out in the Orange Mound and Raleigh communities. Addresses to be completed include the following: 3313 Frayser View, 844 Whitney, 3848 Schoolfield, 3699 Natalie, 3703 Natalie, 3707 Natalie, and 3711 Natalie.
	Planned Activities	Two CHDOs will use the funding to complete 3 acquisition/rehab and 4 new construction projects.
9	Project Name	Tenant Based Rental Assistance
	Target Area	
	Goals Supported	End Homelessness for Families End Homelessness for Veterans Quality affordable rental housing opportunities
	Needs Addressed	Rental Assistance

	Funding	HOME: \$362,000
	Description	Funds are provided to nonprofit organizations to provide rental and utility assistance. In FY2017, CAAP and Catholic Charities of West Tennessee will provide services under the TBRA program.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 41 low and moderate income families and veterans will receive assistance through the TBRA program.
	Location Description	This program is available to persons and families city-wide.
	Planned Activities	Rental and utility assistance.
10	Project Name	Multi-Family/Rental Housing Development
	Target Area	Downtown
	Goals Supported	Quality affordable rental housing opportunities Rehabilitation/ Preservation of Existing Housing
	Needs Addressed	Production of New Units Rehabilitation of Existing Units Acquisition
	Funding	HOME: \$1,152,632
	Description	The multi-family/rental housing development program provides funding toward the construction or rehabilitation of affordable rental housing.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 118 low and moderate income families will benefit from the proposed activities.
	Location Description	The South Main ArtSpace Lofts are located at 138 St. Paul Avenue. A second project will be determined during FY2017.

	Planned Activities	South Main ArtSpace Lofts will feature both the adaptive reuse of the three-story historic United Warehouse building and the new construction of a second mixed-use building on the adjacent parking lot. In addition to the 58 units of affordable live/work space for artists, the project will provide commercial space for local non-profit organizations and arts oriented or small businesses, and outdoor community space for use by both residents and the greater South Main neighborhood.
11	Project Name	Section 108 Loan Payments
	Target Area	University Place
	Goals Supported	Quality affordable rental housing opportunities
	Needs Addressed	Production of New Units
	Funding	CDBG: \$376,790
	Description	Section 108 Loan Repayments will be made for University Place.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	The funds are being used to make repayments for a Section 108 loan for University Place, which provided 405 units of mixed-income family rental properties and senior housing.
	Location Description	University Place is located at 1045 E.H. Crump Boulevard.
	Planned Activities	Section 108 Loan Repayments will be made for University Place.
12	Project Name	Summer Enrichment
	Target Area	
	Goals Supported	Increased Public/Supportive Services
	Needs Addressed	Public Services, Facilities, and Improvements
	Funding	CDBG: \$100,000
	Description	The Summer Enrichment program is operated at several Center-City high schools and provides recreational opportunities, mentoring, academic tutoring, and motivation.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 900 youth will benefit from the summer enrichment program.
	Location Description	This is a citywide program.
	Planned Activities	Provide a public service recreation and enrichment program for low and moderate income youth.
13	Project Name	Memphis Area Legal Services Fair Housing Center
	Target Area	
	Goals Supported	Increased Public/Supportive Services
	Needs Addressed	Public Services, Facilities, and Improvements
	Funding	CDBG: \$100,000
	Description	The fair housing activities implemented by Memphis Area Legal Services will help the City ensure that persons of similar income levels, regardless of race, color, sex, religion, national origin, disability or familial status have the same housing choices available to them. Additionally, MALS will inform members of the public of their rights under the fair housing laws and will provide counseling and legal assistance, investigation of complaints and enforcement of fair housing laws.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 211 families and individuals will benefit from services provided through the Memphis fair Housing Center.
	Location Description	The program is available city-wide.
	Planned Activities	The funds will pay for salaries and other eligible operating costs needed to carry out the program
14	Project Name	Title XX Match
	Target Area	
	Goals Supported	Increased Public/Supportive Services
	Needs Addressed	Public Services, Facilities, and Improvements
	Funding	CDBG: \$90,000

	Description	These funds are provided to Helpcare Homemaker Services Plus, Inc. as match for the Social Service Block Grant funds through the Title XX program with the State of Tennessee. The program will provide homemaker chore services and limited referral services to eligible low and moderate income elderly and disabled individuals. Homemaker chore services includes meal preparation, assistance with personal hygiene, laundry, errands, escort service, and limited referral services.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 25 low income senior households will benefit from the proposed activities.
	Location Description	This service is provided city-wide.
	Planned Activities	The funds will pay for salaries of staff and other eligible operating costs needed to carry out the program.
15	Project Name	Property Maintenance
	Target Area	
	Goals Supported	Public Improvements/Infrastructure
	Needs Addressed	Public Services, Facilities, and Improvements
	Funding	CDBG: \$125,000
	Description	HCD uses CDBG funds to cut grass, weeds, and conduct other maintenance items on HCD-owned vacant lots which are being held for future redevelopment.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 225 properties owned by HCD will be maintained using these funds.
	Location Description	This project is citywide.
	Planned Activities	Property maintenance including grass cutting on HCD owned properties.
16	Project Name	Alliance for Nonprofit Excellence
	Target Area	

	Goals Supported	Planning
	Needs Addressed	Permanent Supportive Housing Rental Assistance Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Economic Development
	Funding	CDBG: \$45,000
	Description	The Alliance for Nonprofit Excellence provides assistance in the preparation of grant applications for Federal programs and in research of grant opportunities benefiting low and moderate income persons.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the Alliance will provide scholarships to 5 organizations serving low-to-moderate income individuals to participate in our financial sustainability cohort program, provide funding and support for grant research for two organizations, provide information weekly on national funding opportunities to our 200 members, and provide grant writing assistance to six organizations
	Location Description	This is a citywide activity.
	Planned Activities	Grant writing and grant research related to Federal funding opportunities benefiting low and moderate income persons and communities.
17	Project Name	Neighborhood Plans
	Target Area	
	Goals Supported	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	Needs Addressed	Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Economic Development
	Funding	CDBG: \$70,000

	Description	Funds are used to development a variety of plans for targeted neighborhoods.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3 plans/research studies can be developed.
	Location Description	
	Planned Activities	Funds are used to assist in a variety of research projects including market analyses and needs assessments.
18	Project Name	Planning and Material Development
	Target Area	
	Goals Supported	Planning Economic Opportunities
	Needs Addressed	Rental Assistance Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	Funding	CDBG: \$25,000
	Description	Funds are used to assist in a variety of research projects including market analyses and needs assessments
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funds are used to assist in a variety of research projects including market analyses and needs assessments
19	Project Name	Community Alliance for the Homeless
	Target Area	

	Goals Supported	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth
	Needs Addressed	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry
	Funding	CDBG: \$140,000
	Description	The Community Alliance for the Homeless will serve as a catalyst in promoting community partnerships to provide more effective services for the homeless. They will also help improve the quality and scope of services available to the homeless in Memphis and Shelby County, Tennessee. Community Alliance will identify agencies in Memphis that serve the homeless, and work with said agencies to comply with local regulations and standards, and improve the services available for and provided to the homeless.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the Alliance will provide assistance to 31 agencies during the program year.
	Location Description	City-wide.
	Planned Activities	The funds will be used for staff salaries and other operational expenses to carry out the program.
20	Project Name	Intern Program
	Target Area	
	Goals Supported	Economic Opportunities
	Needs Addressed	Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	Funding	CDBG: \$80,000

	Description	This program provides internship opportunities to college students who are interested in housing and community development and allowed them to learn first-hand about neighborhood development in Memphis. Students from the University of Memphis, Rhodes College and LeMoyne-Owen College participate in this program.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 15 students and 15 organizations will benefit from participating in the internship program.
	Location Description	City-wide
	Planned Activities	Internships for students at three local universities to be placed with agencies focusing on housing and community development.
21	Project Name	HOPWA Administration
	Target Area	
	Goals Supported	Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing
	Needs Addressed	Permanent Supportive Housing Transitional Housing Rental Assistance Public Services, Facilities, and Improvements
	Funding	CDBG: \$105,350
	Description	HOPWA program administration funds are used to pay for grantee costs associated with the administration of HOPWA projects.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 978 individuals or families affected by HIV/AIDS will be assisted with HOPWA funds.
	Location Description	Programs are available city-wide.
	Planned Activities	Program Administration
22	Project Name	CHDO Administration

	Target Area	Raleigh Frayser
	Goals Supported	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	Needs Addressed	Production of New Units Rehabilitation of Existing Units
	Funding	HOME: \$126,045
	Description	Frayser CDC and Neighborhood Housing Opportunities, Inc. will receive administrative funds under the CHDO administration program.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Two CHDOs will receive administrative funds under the CHDO administration program.
	Location Description	Frayser and Raleigh.
	Planned Activities	Program Administration
23	Project Name	HOME Administration
	Target Area	
	Goals Supported	Emergency Shelter/Rental Assistance Permanent Supportive Housing Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	Needs Addressed	Rental Assistance Production of New Units Rehabilitation of Existing Units Acquisition
	Funding	HOME: \$252,090
	Description	HOME regulations permit the City to use ten percent (10%) of the annual HOME allocation for HCD staff who are responsible for HOME program administration. Only those HCD Departments who administered HOME funded-activities utilize the allocated HOME administrative funds.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Program Administration
24	Project Name	Memphis Area Legal Services Fair Housing Enforcement
	Target Area	
	Goals Supported	Increased Public/Supportive Services
	Needs Addressed	Public Services, Facilities, and Improvements
	Funding	CDBG: \$39,689
	Description	Memphis Area Legal Services operates the Fair Housing Enforcement program which is designed to eradicate issues of unfair housing and promote equal opportunity and fair housing practices in the Memphis area.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 28 people will be assisted with Fair Housing complaints.
	Location Description	City-wide
	Planned Activities	The program provides assistance to people who have fair housing complaints through investigation and enforcement of fair housing laws.
25	Project Name	CDBG Administration
	Target Area	
	Goals Supported	Increased Public/Supportive Services Quality affordable rental housing opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities

	Needs Addressed	Rental Assistance Public Services, Facilities, and Improvements Rehabilitation of Existing Units Acquisition Economic Development
	Funding	CDBG: \$1,480,031
	Description	CDBG program administration funds are used for the costs and carrying charges related to the execution of community development activities assisted in whole or in part with CDBG funds. A more detailed definition of eligible program administration costs can be found in the Federal CDBG Regulations at 24 CFR 570.206.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Program Administration
26	Project Name	Director's Office Program Delivery
	Target Area	
	Goals Supported	Increased Public/Supportive Services Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	Needs Addressed	Rental Assistance Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Economic Development
	Funding	CDBG: \$268,030

	Description	These funds are used for the costs directly associated with the implementation of housing and economic development projects carried out through the director's office.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide.
	Planned Activities	Activity delivery under the Director's office includes time spent ensuring proper planning & implementation of housing and economic development policies & procedures and projects and functions as related to specific CDBG-eligible activities for housing and economic development programs and time spent implementing projects and directing department staff.
27	Project Name	Accounting Department Program Delivery
	Target Area	
	Goals Supported	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities

	Needs Addressed	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry Transitional Housing Rental Assistance Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	Funding	CDBG: \$305,883
	Description	Funds will be used for accounting functions directly associated with the implementation of housing and community development projects.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide
	Planned Activities	Activity delivery under the accounting department includes processing contractor and grantee invoices, approving change orders, and time spent performing administrative support duties.
28	Project Name	Compliance and Monitoring Program Delivery
	Target Area	

	Goals Supported	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	Needs Addressed	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry Transitional Housing Rental Assistance Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	Funding	CDBG: \$677,937
	Description	These funds are used to pay for costs directly involved in delivering housing, community, economic development programs through the department responsible for division monitoring and compliance with federal regulations.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide

	Planned Activities	Activity delivery under the compliance and monitoring department includes time spent ensuring proper planning & implementation of Compliance & Monitoring policies & procedures, and functions as related to specific CDBG-eligible activities; time spent directing department staff regarding project review, ensuring compliance, mitigating effects, review of reporting, and department reporting to Administrator & Director; time spent reviewing specific CDBG-eligible projects for compliance, mitigating and resolving non-compliance issues, reporting compliance reviews.
29	Project Name	Legal Department Program Delivery
	Target Area	
	Goals Supported	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	Needs Addressed	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry Transitional Housing Rental Assistance Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	Funding	CDBG: \$209,322
	Description	These funds are used to pay for costs directly associated with carrying out legal and compliance activities for projects implemented through HCD.

	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide
	Planned Activities	Activity delivery for the legal department includes preparing contracts, recording liens, time spent ensuring proper planning & implementation of legal policies & procedures and functions as related to specific CDBG-eligible activities, time spent reviewing specific CDBG-eligible contracts, and time spent performing administrative support duties for the legal department.
30	Project Name	Information Systems Program Delivery
	Target Area	
	Goals Supported	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities

	Needs Addressed	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry Transitional Housing Rental Assistance Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	Funding	CDBG: \$49,000
	Description	Funds will be used to pay directly related information and technology costs needed to provide services and programs through HCD.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide
	Planned Activities	Activity delivery under information systems includes the cost of technology materials acquired for use by staff in carrying out specific CDBG eligible activities.
31	Project Name	Community Development Program Delivery
	Target Area	
	Goals Supported	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities

	Needs Addressed	Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	Funding	CDBG: \$267,566
	Description	Funds will be used to plan, evaluate, and implement community and economic development projects.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide.
	Planned Activities	Activity under community development includes time spent ensuring proper planning & implementation of community and economic development policies & procedures and functions as related to specific CDBG-eligible activities; time spent implementing projects, directing staff, ensuring compliance, reporting for HUD, and department reporting the Director.
32	Project Name	Rea Estate Development Program Delivery
	Target Area	
	Goals Supported	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	Needs Addressed	Production of New Units Rehabilitation of Existing Units Acquisition
	Funding	CDBG: \$740,277
	Description	These funds are used to pay for costs directly involved in delivering housing programs (rental, multi-family & single-family ownership) through the Real Estate Development Department
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide.
	Planned Activities	Activity delivery under the Real Estate Department includes time spent ensuring proper planning & implementation of Real Estate Development policies & procedures, and functions as related to specific CDBG-eligible activities for affordable housing development; time spent implementing projects, directing department staff, ensuring compliance, reporting for HUD, and department reporting to Administrator & Director; time spent completing short-term monitoring reviews & documentation to grantees/developers regarding documentation needed to ensure compliance, and time spent performing administrative support duties.
33	Project Name	Urban Planning, Policy, Design, and Development Studio
	Target Area	
	Goals Supported	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	Needs Addressed	Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	Funding	CDBG: \$259,317
	Description	Funds will be used to plan for, evaluate, and assist community and economic development projects.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	City-wide.
	Planned Activities	Activity delivery under the Urban Policy, Planning and Design Studio includes time spent ensuring proper planning & implementation of Studio policies & procedures and functions as related to specific CDBG-eligible activities; performing specific CDBG-eligible activity implementation work; construction progress inspections, contractor payments, change order initiation, & technical assistance; preparing contracts, and processing contractor payments and loan repayments.
34	Project Name	Finance Department Program Delivery
	Target Area	
	Goals Supported	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	Needs Addressed	Rental Assistance Production of New Units Rehabilitation of Existing Units
	Funding	CDBG: \$231,654
	Description	These funds are used to pay for costs directly associated in the delivery of housing programs for all housing areas under the Division of Housing and Community Development.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide.
35	Planned Activities	Activity delivery for the finance department includes oversee day-to-day specific CDBG-eligible rehabilitation activities, time spent performing administrative support duties for the housing rehabilitation departments, performing specific CDBG-eligible activity implementation work; construction progress inspections, contractor payments, change orders, and initiation.
	Project Name	Homeless and Special Needs Program Delivery
	Target Area	

	Goals Supported	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Youth Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing
	Needs Addressed	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry Transitional Housing Rental Assistance Public Services, Facilities, and Improvements
	Funding	CDBG: \$367,767
	Description	These funds are used to pay for costs directly involved in carrying out programs through the Homeless & Special Needs department, including community services grants
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide.
	Planned Activities	Activity delivery under the Homeless and Special Needs department includes time spent managing grantee contracts, monitoring, notification to grantees regarding documentation needed to ensure compliance; time spent implementing projects, directing department staff, ensuring compliance, reporting for HUD, and department reporting to Administrator & Director; and time spent ensuring proper planning & implementation of department policies & procedures, staff oversight, and functions as related to specific CDBG-eligible activities for the homeless and those with special needs.
36	Project Name	Portfolio Management Program Delivery
	Target Area	

	Goals Supported	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	Needs Addressed	Production of New Units Rehabilitation of Existing Units Acquisition
	Funding	CDBG: \$348,241
	Description	These funds are used to pay for costs directly associated in carrying out activities in the portfolio management department including monitoring for long-term compliance.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide.
	Planned Activities	Activity delivery for the Portfolio Management Department includes preparing loan documentation, processing loan repayments, and time spent performing support duties.
37	Project Name	Planning and Development Program Delivery
	Target Area	
	Goals Supported	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	Needs Addressed	Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	Funding	CDBG: \$218,136
	Description	Funds will be used to pay for costs directly related to carrying out preparation of neighborhood and community development plans.

	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide
	Planned Activities	Activity delivery under the Planning and Development Department includes time spent ensuring proper planning & implementation of Planning and Development policies & procedures and functions as related to specific CDBG-eligible activities, time spent managing grantee contracts, monitoring, notification to grantees regarding documentation needed to ensure compliance, preparing contracts, processing contractor payments, and overseeing day to day specific CDBG eligible activities.
38	Project Name	Nonprofit Housing Program Delivery
	Target Area	
	Goals Supported	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	Needs Addressed	Production of New Units Rehabilitation of Existing Units Acquisition
	Funding	CDBG: \$66,292
	Description	Funding is to deliver non-profit housing development activities.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide.
	Planned Activities	The costs associated with activity delivery include performing specific CDBG-eligible activity implementation work; construction progress inspections, contractor payments, change orders, initiation, & technical assistance to CHDOS to implement Acquisition, rehabilitation and new construction of rental and/or homeownership housing.

39	Project Name	Hospitality Hub
	Target Area	Downtown
	Goals Supported	Increased Public/Supportive Services
	Needs Addressed	Public Services, Facilities, and Improvements
	Funding	CDBG: \$15,000
	Description	The mission of the Hospitality Hub is to connect homeless people with the resources they need to begin their journey out of homeless. The Hospitality HUB will provide 70 to 80 unemployed homeless people, many of whom are mentally ill, and hard to hire (HTH) with customized supported employment and training opportunities. The Hospitality HUB will provide these services to each client, and at least 90 days of follow-up services after clients has secured a job.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 64 unemployed homeless persons will benefit from the proposed activities.
	Location Description	This program is available at 82 North Second Street, 38103.
	Planned Activities	Customized supported employment and training opportunities, with follow up services once employment has been achieved.
40	Project Name	MIFA Homeless Hotline
	Target Area	
	Goals Supported	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth Emergency Shelter/Rental Assistance Permanent Supportive Housing
	Needs Addressed	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry Transitional Housing
	Funding	CDBG: \$128,000

	Description	The Tennessee Community Service Agency shall operate a hotline for homeless and imminently homeless families and individuals from 7 a.m. to 7 p.m., Monday through Friday (excluding holidays). Caller are to be provided with phone-based screenings to determine whether the caller is or is about to become homeless. CDBG funds provided through this contract are used to leverage USDA Food Stamp Outreach funds for this project.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6,500 homeless or imminently homeless families or individuals are expected to benefit from referrals through this program.
	Location Description	The program is available to persons city-wide.
	Planned Activities	The funds will be used to pay a portion of the salaries for the staff as well as other operating costs.
41	Project Name	Down Payment Assistance
	Target Area	
	Goals Supported	Increase homeownership opportunities
	Needs Addressed	Acquisition
	Funding	HOME: \$100,000
	Description	The Down Payment Assistance program provides assistance with down payments and closing costs for low and moderate income homebuyers.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 15 low income families will benefit from the down payment assistance program.
	Location Description	This program is available citywide.
	Planned Activities	The Down Payment Assistance program provides assistance with down payments and closing costs for low and moderate income homebuyers.
42	Project Name	Aging in Place
	Target Area	

	Goals Supported	Rehabilitation/ Preservation of Existing Housing
	Needs Addressed	Rehabilitation of Existing Units
	Funding	CDBG: \$197,000
	Description	Habitat for Humanity of Greater Memphis, Service Over Self and Memphis Light, Gas & Water have come together to provide the Aging in Place Program. This program serves low-income seniors across Shelby County and focuses on accessibility improvements, mobility modifications, weatherization enhancements and critical home repairs that are crucial to help seniors live in their own homes longer. Together Memphis Habitat, SOS and MLGW want to make continued homeownership for seniors across Shelby County a reality so they can age in place with the comfort and dignity they deserve.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 households will be assisted through the program.
	Location Description	The program is available citywide.
	Planned Activities	The program will provide roof repairs to homeowners participating in the Aging in Place program through Habitat for Humanity.
43	Project Name	MemFix/MemShop
	Target Area	Downtown
	Goals Supported	Public Improvements/Infrastructure Economic Opportunities
	Needs Addressed	Economic Development
	Funding	CDBG: \$20,000
	Description	MemShops creates partnerships to activate vacant and underused storefronts to help build local businesses. Born from the idea that retail plays a vital role in revitalizing neighborhoods, MemShop helps build local businesses and increase a community's visibility and vibrancy.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3 businesses will be assisted through this project.
	Location Description	Film Row, Downtown Memphis.
	Planned Activities	MemShop recruits startup and existing businesses to the program that want to test a new concept, test and new product, or test a new location. They provide one on one business managerial training and other support services to help sustain and grow the businesses.
44	Project Name	Union Avenue Mixed Use Development
	Target Area	Midtown Corridor
	Goals Supported	Quality affordable rental housing opportunities Public Improvements/Infrastructure Economic Opportunities
	Needs Addressed	Public Services, Facilities, and Improvements Production of New Units Economic Development
	Funding	Section 108 Loan: \$4,000,000
	Description	The Union Avenue mixed Use Development will transform three parcels totaling 3.3 acres located in one of Memphis' most critical commercial corridors into a mixed use development that will include both a residential and a retail component.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the project will include construction of 200 new rental units, 50 permanent jobs created or retained, and the removal of slum and blight.
	Location Description	The project is located at the corner of Union and McLean at 1835 and 1837 Union Avenue in Midtown Memphis.
	Planned Activities	The project will include the demolition of blighted structures, construction of rental housing, and construction of retail/commercial space.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

In FY2017, services provided through the CDBG program will be concentrated primarily in low/moderate income neighborhoods. Most areas of the City are low and moderate income areas per HUD definition (51% or more of people within an area have incomes 80% or below the Median Family Income). Other programs operate on a citywide basis but serve only low and moderate income persons. HOME funds must be utilized for housing activities benefiting low and moderate income people and are targeted accordingly.

The neighborhoods that will be focused on in FY2017 include the following: Uptown, University Place, New Chicago, Whitehaven, Fairgrounds/Beltline, Aerotropolis, Annesdale Snowden, Frayser, Binghampton, Orange Mound, Legends Park, College Park/Soulsville, Glenview, Klondike/Smokey City, Raleigh, Memphis Medical Center, Hickory Hill/Southeast Memphis, Pyramid/Pinch District, Crosstown, South City, Victorian Village, Downtown, Uptown North/Bickford/Bearwater, Riverfront, Berclair, Cooper Young, Midtown/Heart of the Arts/Overton Square, Latham Terrace, Hyde Park/Douglas, Riverview Kansas, Linden/Pontotoc, University District, and Jackson/Hollywood.

Rationale for the priorities for allocating investments geographically

In addition to working in low and moderate income areas, HCD utilizes a targeted approach to neighborhood revitalization. HCD also recognizes that neighborhoods have distinct needs and must have different revitalization strategies and approaches to redevelopment. To accomplish this, HCD engages in community planning efforts, working closely with neighborhood-based organizations and other City Divisions, including the Office of Planning and development to identify what is needed in a particular community. HCD collects, analyzes and monitors data to identify underserved areas and uses Geographic Information Systems (GIS) to map existing conditions and to track progress made in targeted areas. HCD also targets neighborhoods on the basis of the following criteria: Location, Amount of investment, Proximity to other investment, and Ability to sustain and leverage City/Federal investment.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Memphis undertakes a number of activities to support affordable housing. In FY17, affordable housing for homeless individuals and families will be supported through tenant based rental assistance and HOME match projects. Affordable housing for persons with special needs will be supported through tenant based rental assistance through HOME and HOPWA funds and for permanent housing for persons with HIV/AIDS. Housing for non-homeless will be supported through Down Payment Assistance, CHDO projects, ArtSpace Lofts, other multi-family development, and the Aging in Place program.

One Year Goals for the Number of Households to be Supported	
Homeless	51
Non-Homeless	190
Special-Needs	407
Total	648

Table 60 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	438
The Production of New Units	74
Rehab of Existing Units	121
Acquisition of Existing Units	15
Total	648

Table 61 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Memphis Division of Housing and Community Development (HCD) works closely with the Memphis Housing Authority in area redevelopment and revitalization efforts. In addition to planning neighborhood and area redevelopment, these efforts extend to identifying ways in which entitlement funds (CDBG and HOME) may be used to support the expansion of rental housing opportunities for low and very-low income residents.

Actions planned during the next year to address the needs to public housing

Working in conjunction with the Memphis Housing Authority (MHA), during the next year, the City will assist the MHA in implementing the Choice Neighborhoods Implementation Grant for South City, which includes the City's last traditional public housing development, Foote Homes. The City of Memphis was a co-applicant of the project and is the lead entity for the Neighborhood Component.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City, through the Memphis Housing Authority (MHA) works with Urban Strategies Memphis HOPE in coordinating and promoting programs that enhance the economic and social self-sufficiency of public housing residents. MHA also has an informal and formal grievance procedure that provides for the disposition of resident complaints or grievances. MHA has a Resident Advisory Board which meets with residents to receive input, suggestions and concerns as to public housing authority policies, operations and management.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Memphis Housing Authority is not a troubled public housing agency.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Mayors' Action Plan to End Homelessness, the guiding set of strategies for the local Continuum of care, focuses on the evidence-based strategies of permanent housing and rapid rehousing along with targeting the best fit interventions to the appropriate subpopulation. We have converted or reallocated more than 50% of our transitional housing units to permanent housing programs, either rapid rehousing or permanent supportive housing. Based on the 2015 Consolidated Application (submitted in November, 2015), there are now 229 transitional housing beds funded through the CoC, down from 625 in the 2011 application. Since 2012, homelessness in Memphis and Shelby County has fallen by 27%. (Source: Community Alliance for the Homeless 2015 Point In Time Count.)

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The community's outreach and engagement approach includes a 24/7 phone-based hotline, two walk-in centers, and roving street outreach presence. For families with children, we have a centralized intake that screens, on average 250 families per month and our phone-based hotline receives 400 calls/month. The central intake number is based on the average for FY'15. These numbers are believed to be lower than prior years due to increased telephone screening and community awareness that divert families who are not literally homeless walked in for services. Those who do not meet HUD's definition of literally homeless are receiving mediation and other prevention services. Through Rapid Rehousing efforts the community is housing an all-time high number of families. As a result, families are not timing out of shelter and coming back in for another shelter placement.

Recently, through implementation of the Coordinated Entry system for individuals, a team that includes street outreach and housing providers, meets weekly to discuss and prioritize the vulnerable unsheltered individuals using a "By Name List". This has brought to light the importance of street outreach and the need to enhance funding for outreach and SOAR activities. SOAR is an approach for people who were experiencing or at risk of homelessness to have quick access to SSI/SSDI benefits. We expect to pursue funding to expand and enhance our street outreach presence in the coming years. We have also established an electronic assessment and referral tool (www.memphishomelessoptions.org) to maximize our existing resources and make it easier for people experiencing homelessness to seek help.

Addressing the emergency shelter and transitional housing needs of homeless persons

Memphis has identified the need for free/no fee emergency shelter especially for single women. We

are still seeking a non-profit sponsor for this effort. In the 2015 CoC application a transitional housing program was converted to rapid rehousing. Memphis will maintain and target the remaining transitional housing programs for populations most likely to leave homelessness through this intervention and who will not qualify for permanent supportive housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The US Veterans Administration awarded two local providers, Catholic Charities of West Tennessee and Memphis Area Legal Services, funding in the amount of \$1.3 million to launch a Rapid Rehousing initiative under the Supportive Services for Veteran Families (SSVF) program. Approximately 60% of those receiving assistance under the program are homeless households with a veteran, and 40% are households that are imminently homeless. Families receiving assistance through this initiative, along with the Rapid Rehousing program operated by MIFA, experience shorter homeless episodes than other families, and based on newly released research, have lower rates of return to homelessness than other similar households. For chronically homeless individuals and families, the Mayors' Action Plan calls for an additional 391 units of permanent supportive housing. So far, we have a total of 1,383 units and are seeking to add another 25 this year. The plan also calls for 98 units of permanent supportive housing for families. In July, 2013 MIFA donated 73 units of transitional housing to Promise Development Corporation to create permanent supportive housing for homeless families who are involved in the child welfare system and have high services needs. This project, known as the Memphis Strong Families Initiative, was launched in August 2013 with funding from the US Department of Health and Human Services. In March of 2015, Alliance Healthcare Services launched a 3-year program to provide services to homeless veterans and other chronically homeless individuals. The services are delivered using a Critical Time Intervention (CTI) model of case management. CTI is a time-limited evidence based practice (EBP) that focuses on transitioning people from the streets and shelters into permanent housing. The services are designed to help individuals successfully navigate the difficult transition from homelessness to housing. The program has been used effectively with veterans and people with substance abuse or co-occurring disabilities. This program is expected to serve 260 households over the next three years.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,

employment, education, or youth needs

The Memphis/Shelby County Emergency Housing Partnership will serve approximately 41 families (151 individuals) with homeless prevention assistance in the upcoming year through the Emergency Solutions Grant program. Additionally, 40% of households served through the SSVF program will receive prevention assistance. In 2015, MIFA's central intake triaged 3,520 families and provided emergency services of with rent, mortgage or utility assistance to prevent homelessness. MIFA helps mediate with families who avoid homelessness as a result. MIFA Emergency Services program is expected to assist over 4,000 families.

Our partnerships with the public institutions including foster care, corrections, and hospitals continue to improve. We would like to secure funding and a non-profit sponsor that could provide respite care to those who are homeless and have had or are awaiting surgery or other medical procedures that make it unsafe for them to discharge to homelessness. We have launched a Housing First Assertive Community Treatment (ACT) team that provides intensive, integrated treatment for dually diagnosed chronically homeless individuals who reside in permanent housing. This team, supervised by Alliance Healthcare Services includes mental health professionals, physical health professionals, case managers, and peer support specialists. They expect to serve at least 80 individuals who are housed by one of eight permanent supportive housing providers. The services we expect people leaving institutions to need are housing, community based mental health counseling and treatment, physical health care, employment services, substance abuse counseling and treatment, disability benefit application assistance, and legal advocacy/services.

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	240
Tenant-based rental assistance	111
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	16
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	30
Total	397

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

An update to the City of Memphis Analysis of Impediments to Fair Housing was completed in October 2011. In the analysis, there are a number of recommendations identified that are aimed at the creation of a comprehensive housing strategy to increase the production of affordable and accessible housing, particularly in low poverty communities with access to opportunities. Recommendations dealing specifically with removal of barriers to affordable housing are discussed in the narrative below.

HCD will continue its agreement with Memphis Area Legal Services to operate the Memphis Fair Housing Center, which is located at 109 North Main Street. The contract called for outreach, education, investigation and enforcement activities. FY16 funds will be used to help pay for operating costs of the Center, including a portion of staff salaries. HCD also provided funding to the Memphis Community Development Council to continue updates of their lending studies to determine trends by banks, savings and loans, credit unions, mortgage companies and finance companies that do business in Shelby County.

In FY2017, HCD has allocated \$205,000.00 in CDBG funds for activities that affirmatively furthered fair housing in Memphis. This included three contracts:

- 1) The Memphis Area Legal Services (MALS) contract helps operate the Memphis Fair Housing Center (\$142,000.00), and
- 2) A second MALS contract funds the acceptance and investigation of complaints related to the Memphis Fair Housing Ordinance (\$45,000.00), and
- 3) The Memphis Community Development Council (formerly MACRO) contract allows update of their bank lending study (\$18,000.00).

On April 15, 2016, HCD will partner with the Fair Housing Alliance of Greater Memphis, the local HUD office, Memphis Consumer Credit, Shelby County Government and other local organizations to present the West Tennessee Fair Housing Celebration. The conference held sessions related to the fair housing issues and challenges, Affirmatively Furthering Fair Housing , and updates from HUD.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

- Utilize Vacant Land as Incentive to Increase Affordable Housing Supply: Make City-owned vacant homes or lots available to affordable housing developers at a significant cost reduction. This not

only makes affordable housing available, but if implemented strategically, will stabilize neighborhoods and increase property tax revenues.

- **Identify and Overcome Housing Production Impediments:** The City should convene discussions with for-profit and not-for-profit housing producers and lenders regarding how to overcome impediments to the production of accessible, affordable, and large (4 or more bedrooms) housing units. A secondary goal of these discussions would be to educate for-profit developers about current tools available for the production of affordable housing. These discussions may be used to encourage for-profit and not-for-profit housing developers to consider partnering on affordable, accessible and large-unit housing projects. In recognition of production impediments, the Division of Planning and Development has removed a barrier to the development of affordable housing by an amendment that was made to the Memphis and Shelby County Unified Development Code (UDC) in August 2012 that removed onerous regulations that applied to existing multi family housing. These regulations were part of the original UDC which took effect Jan 2011. Between that time and Aug 2012, we found that certain redevelopment projects, including some utilizing THDA funding, were very difficult without variances, etc. from the Board of Adjustment and/or the Memphis City Council.
- **Explore the use of Tax Increment Financing (TIF) and other Financing Mechanisms to Produce Accessible and Affordable Housing:** The City of Memphis should explore the use of TIFs and other financing tools to increase the production of housing units accessible for persons with disabilities and affordable to residents with lower incomes. Potential partners include MCIL, other disability rights advocacy groups, local community development groups and affordable housing developers to research creative ways to use TIF to produce affordable, accessible housing.

AP-85 Other Actions – 91.220(k)

Introduction:

In FY17, the Division of Housing and Community Development will follow the strategies outlined in the Three-Year Consolidated Plan and pursue activities intended to reduce homelessness, foster and maintain affordable housing, reduce poverty, and enhance coordination with other government, nonprofit, for-profit, philanthropic, and other organizations to achieve a common goal of meeting the needs of the citizens of Memphis.

Actions planned to address obstacles to meeting underserved needs

The City of Memphis will have challenges in eliminating obstacles to underserved needs due to the reduction in its CDBG and HOME program funds and the significant number of low and moderate income citizens living in the City. While the City of Memphis has several programs aimed at addressing underserved needs, the reduction in CDBG funding results in a reduction in the amount available for public service activities. The City will continue to work with its nonprofit and other partners to identify other funding opportunities and to leverage related efforts. The Continuum of Care planning process will be conducted by the City's sub-contract agreement with the Community Alliance for the Homeless.

The Alliance will assist in the planning process by ensuring there is input from the broader community, facilitate the preparation of the City's Continuum of Care application and update the Needs Assessment for Homeless and Other Special Needs Populations. HCD will give particular attention to outreach efforts and expanding options to serve the severely mentally ill and others with special needs who are homeless through the Tenant Based Rental Assistance program and housing construction projects. A lack of quality affordable rental housing remains a challenge in Memphis. HOME funds will be used to develop affordable rental housing through CHDOs and other for-profit and non-profit housing developers.

Actions planned to foster and maintain affordable housing

In FY17, HCD will meet foster and maintain affordable housing through the following activities:

- Support for the Aging in Place program through Habitat for Humanity, which provides home repairs for senior citizens
- Homeownership down payment assistance
- Property Acquisition
- Support the activities of Community Housing Development Organizations and Community Development Organizations to acquire, rehabilitate, or construct affordable housing
- Support the Memphis Fair Housing Center on their investigations, education, and outreach
- Support activities aimed at reducing blight
- Support the Memphis Housing Authority's efforts to revitalize public housing and neighborhoods through the Choice Neighborhood Implementation Grant for South City

- Support the development of affordable rental housing through the Mason Village and ArtSpace projects
- Support tenant based rental assistance programs for populations with special needs

In addition to these programs, HCD will also participate in other initiatives aimed at promoting affordable housing including the Tennessee Affordable Housing Coalition, work with appropriate committees and boards, and other activities as opportunities arise.

Actions planned to reduce lead-based paint hazards

The HUD Office of Lead Hazard Control and Healthy Homes (OLHCHH) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards in residential housing where children under six could potentially reside. In addition, the office enforces HUD's lead-based paint regulations, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home. The City of Memphis' Lead Paint Program was awarded a \$3,714,272.00 lead demonstration grant to assist with the reduction of lead hazards and healthy housing.

The Division of Housing and Community Development (HCD) expects to identify or receive referrals on at least 500 housing units for potential lead hazard reduction work, and will determine eligibility, enroll and complete a minimum of 300 inspections and risk assessment and 65 healthy housing assessments on those housing units. This will result in remediation and clearance for at least 240 housing units, rental and owner-occupied. HCD maintains lists of "priority" rental properties built prior to 1978 that have already been identified as potential candidates for hazard reduction activities. These lists will be used on an ongoing basis to identify potential units for remediation and to notify owners of funding availability.

HCD Lead Hazard Reduction staff will coordinate lead hazard outreach and educational efforts with community partners such as the Shelby County Health Department, Shelby County Environmental Court, Memphis Housing Authority Housing Choice Voucher (HCV) Program for landlords. These partners will provide additional avenues for involving private property management companies, owners of rental properties, faith- and community-based organizations, and contractors in both identification and reduction of lead hazards. HCD will utilize lead demonstration grant funds to provide employment training in the field of lead hazard reduction for at least 65 low-income individuals as lead hazard workers and 15 individuals as lead hazard supervisors.

Shelby County Health Department is a partner in this program, pledging to provide blood lead level testing of children, ongoing medical case management for children with EBLs, and clearance and follow-up inspections of housing units that receive lead remediation work.

The Tennessee Department of Environment and Conservation will also participate in this program, providing referrals and documentation of properties where a child under age six has been identified as having an EBL; providing review and approval of contractor work plans for individual work sites and

affected families; monitoring compliance of lead hazard reduction job sites through on-site inspections; and providing technical support to City of Memphis staff and contractors.

The City of Memphis has agreed to establish a partnership through a memorandum of understanding with a group of stakeholders called the Healthy Homes Partnership (HHP). HHP is a collaborative established to conduct research, identify, develop and advance best practices and strategies, including but not limited to appropriate legal, policy and regulatory measures to increase the availability of and access to healthy housing for residents in the Local Jurisdictions. The signatories to the HHP MOU are the City of Memphis Housing and Community Development, City of Memphis Neighborhood Improvement/Housing Code Enforcement, Community Development Council of Greater Memphis, Le Bonheur Children's Hospital/Le Bonheur Community Health and Well-Being, Memphis Area Legal Services, Shelby County Health Department, and the University of Memphis- Law School.

Actions planned to reduce the number of poverty-level families

The American Communities Survey shows that 27.4% of people living in the City of Memphis at or below the poverty level. The poverty rate of the Memphis metro area is the highest when compared to the largest 51 metro areas in the U.S. and has increased in recent years. While many of the factors related to poverty are beyond the City's control, the City is committed to addressing issues related to poverty and to grow prosperity and opportunity for all of its citizens. Attacking poverty is a key component of Mayor Strickland, recognizing that Memphis cannot be a "Better Memphis" with a 27.4% poverty rate.

Mayor Strickland introduced his poverty agenda stating that "We must recognize ours is a city rife with inequality. It is our moral obligation as children of God to lift up the poorest among us. To this end, Mayor Strickland has identified concrete goals to attack this issue, including: Prevent homelessness; expand early childhood programs; give greater access to parks, libraries, and community centers; and expand youth and jobs programs.

Activities under the homeless and special needs department are geared toward those most in need, while others, including promotion of homeownership, job training/creation, and education programs are also strategies to reducing poverty. These include the following:

- The Memphis Opportunity Fund, the Contractors Assistance program and other programs that provide job and life skills training, assisted and transitional housing, and micro-enterprise development.
- Job creation through major economic development activities
- Activities aimed at increasing the economic self-sufficiency of public housing and housing choice voucher tenants. These include the Housing Choice Voucher and Public Housing Family Self-Sufficiency Programs.

- Working with code enforcement and others to insure that problem properties are reduced, which preserves the value of neighborhood property
- Assisting low and moderate income citizens to purchase homes; providing public service activities including youth, elderly, homeless, community, health care, and education services to low and moderate income citizens

Actions planned to develop institutional structure

HCD has operated the City of Memphis entitlement program for many years, since the 1970's when the CDBG program was created, and has a well-established structure for implementing its programs. HCD has and will continue to have broad partnerships with other agencies in the community who provide housing and community development programs and services. General administration, program implementation, and monitoring of the CDBG, HOME, ESG, and HOPWA programs are the responsibility of HCD. HCD is continually looking for ways to improve its service delivery to sub-grantees and other internal and external customers and undertakes professional development activities as appropriate.

To increase the availability of affordable housing for Memphis residents, HCD partners with CHDOs, CDCs, other nonprofit housing providers, for-profit developers, the Memphis Housing Authority, lenders, the Tennessee Housing Development Agency, the Health Education and Housing Facilities Board, and other related agencies. These partnerships help to leverage federal resources and create more affordable housing opportunities.

To meet the needs of the homeless population in Memphis, the City of Memphis and Shelby County Mayors convened a group of stakeholders in 2010 around the development of the Action Plan to End Homelessness. HCD is currently working with homeless housing and service providers to implement the strategies identified in the plan.

No significant gaps in the institutional structure of HCD have been identified, however HCD recognizes the need for continual development, capitalization, and capacity building for the agency as well as for our non-profit partners to carry out housing and other activities. The biggest impediment in the delivery system continues to be a lack of resources to support community development, economic development and affordable housing projects. HCD is trying to address this gap via more strategic targeting, data driven decision-making, planning, and leveraging of resources.

Actions planned to enhance coordination between public and private housing and social service agencies

Memphis has a good history of successful partnerships aimed at providing housing and community development programs and services to its citizens. A variety of public and private resources are coordinated to help Memphis' families and individuals through traditional and innovative approaches to meeting the needs.

HCD will continue to work with key local government departments to carry out housing and community development strategies. These include but are not limited to Memphis Police Department, Memphis Fire Department, Public Works, Engineering, Public Services and Neighborhoods, General Services, the Office of Planning and Development, Shelby County Housing, Shelby County Health Department, Office of Community Services, Memphis Light Gas and Water, Shelby County Schools, and the Memphis Housing Authority. All of these departments have a role in shaping and maintaining healthy communities and HCD will communicate and coordinate with appropriate departments as needed.

Equally important are the partnerships with local nonprofit service providers, homeless service and housing providers, community housing development organizations, community development corporations, faith-based institutions, organizations serving persons with special needs, foundations, intermediaries, private housing developers, quasi government agencies, and others. The partnerships may include the grant funding, coordination with programs provided through these organizations, leveraging resources, information sharing, and other activities aimed at identifying and meeting the needs within the community.

HCD will also continue to work closely with the regional and local HUD field office to receive technical assistance and trainings as needed, as well as working together on shared initiatives and events such as Fair Housing and others. HCD works with the State Housing Agency (the Tennessee Housing Development Agency) through several programs and opportunities including: low-income housing tax credits, multi family programs, networking and information sharing through the Tennessee Affordable Housing Coalition, and other initiatives.

In the area of economic development, HCD will partner with the Memphis Chamber, Economic Development Growth Engine, Memphis Office of Resource Enterprise, the Small Business Administration, the Renaissance Business Center, and other agencies charged with economic development to make connections between entrepreneurs, businesses, training programs, and job seekers to enhance access to jobs and economic growth and opportunities.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The following section responds to program specific requirements of CDBG, HOME, and ESG funds.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	4,000,000
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	4,000,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Division of Housing and Community Development will leverage the use of HOME funds as follows:

- Through its partnerships with local non-profit housing development corporations and CHDOs who will provide private sources of funding;
- Through its partnerships with for-profit affordable housing developers who will provide private financing, LIHTCs and State of Tennessee funding where available

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

1. For a per-unit subsidy of less than \$15,000.00 per unit, the period of affordability is no less than 5 years
2. of \$15,000.00 to \$40,000.00 per unit, the period of affordability is no less than 10 years
3. of more than \$40,000.00 per unit, the period of affordability is no less than 15 years

If HOME assistance is used as a development subsidy, it isn't subject to recapture, and resale guidelines are used.

Resale guidelines apply if the sale doesn't meet the affordability requirements for the specified time period. The sales agreement includes deed restrictions or covenants running with the land to ensure compliance with the resale requirements. A buyer who qualifies as a low-income family is an eligible buyer; and the homebuyer shall occupy the property as the principal residence.

In the event of resale, the sales price must remain affordable to low-income homebuyers. Lien, restrictive covenant or the deed restriction recorded with the property enforces these provisions. If a homebuyer desires to sell or transfer ownership of a HOME-assisted property during the affordability period recapture guidelines apply where direct HOME Program assistance has been received by the homebuyer.

Where a proposed sale doesn't comply with HOME regulations governing the period of affordability or income-eligibility, recapture provisions apply.

Fair Return - Fair return includes the seller's payments which are long lasting in nature and add to the capital value of the property. These include: additions, upgrades or modifications; improvements that increase the size of the property or; creates a material addition. Such activities need to be documented by approved permits evidencing completed improvements or executed

improvement contracts. Adding appliances such as; garbage disposals, water heaters, cabinets, electrical repairs, landscaping, plumbing fixtures, carpets, painting, kitchen exhaust fans, shower doors, and tub enclosures are not eligible for consideration.

These guidelines are placed in the City's agreement with grantees and subrecipients who shall include references to the recapture guidelines in its associated sales contract, deeds of trust, mortgages, and deed restrictions.

1) When the initial homebuyer sells the HOME assisted unit to a non-eligible family: The seller will be entitled to pay-off of first/second mortgages; recover investment (or downpayment); and documented capital improvements expenses in that order; If proceeds remain, the City shall recapture the pro rata share of HOME subsidy that remains on a straight-line declining basis.

2) The sales price may not prevent a low-income family to purchase the home. In each case, the following applies: The seller can pay-off a first/second mortgage; The seller must determine if he will lower the sales price to comply with HOME regulations governing resale to eligible, low-income families; Should proceeds remain, the seller is entitled to recover out-of-pocket downpayment costs and documented capital improvements expenses in that order. If proceeds remain, the City shall recapture the pro rata share of HOME subsidy that remains on a straight-line declining basis. The amount repaid shall be reduced by a pro rata fraction according to the anniversary of the closing date.

3) If homeowner does not comply with the City's recapture option, has not made capital improvements, and seeks to sell the property at a price beyond the affordability of a low-income purchaser, the seller will be entitled to pay-off of first/second mortgages; The remaining proceeds may be recaptured by the City in an amount up to the full amount of the HOME subsidy assistance

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Units acquired with HOME funds are primarily associated with the CHDO program. In an effort to maintain the focus of the HOME Program, CHDO organizations shall include a provision in its deed of trust that ensures the housing unit assisted with HOME funds is maintain as an affordable housing unit for low income families throughout the period of affordability. The Deed of Trust will need to have legal language in it that indicates whether the recapture or resale option was selected. A copy of the restriction included in the deed of trust shall be submitted to the Non-Profit Housing Center.

Recapture: The legal mechanism used to enforce the repayment of all or a portion of the direct HOME subsidy if the homeowner decides to sell the house within the affordability period. In selecting the recapture option the homeowner may sell the property to any willing buyer. The City requires full repayment of the direct HOME subsidy when resale occurs during the affordability

period.

Resale: This option ensures that the HOME-assisted unit remains affordable over the entire affordability period. Therefore if the house is sold the new purchaser must be low-income by HOME definition and the house is the buyer principle resident.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

This is not applicable to HCD.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The following written standards for providing assistance are contained in the Emergency Housing Partnership's policy and procedures manual which is published on the City of Memphis' website as well as the CoC Lead Agency's website which is www.cafth.org.

- Heads of households must be caring for at least one dependent child for whom there is evidence of legal custody or a disabled relative requiring care from the head of household for activities of daily living. (Exceptions are made for Veterans Administration Supportive Housing program and the Foster Care/Independent Living program.)
 - Households must be residents of Shelby County.
 - Households must demonstrate they have income below 30% of the Area Median Income for the City of Memphis.
 - Households must demonstrate (and have verification from at least two collateral contacts) that they will be literally homeless but for this assistance and that they have no other resources (financial or relational) to prevent them from becoming homeless.
 - Households must demonstrate ability to retain their housing beyond the initial period of assistance through both earned and unearned income sources.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The coordinated entry for households with children is designed to assist families through a central intake via a 24/7 hotline or walk-in. Utilizing a progressive engagement approach, a standard application and prioritization process triages all families to the most appropriate service. Prevention and shelter diversion is provided through emergency financial assistance and mediation. When

diversion is not feasible, emergency shelter or transitional housing referrals are provided, with repaid rehousing services offered in conjunction with shelter entry to help families to obtain client-choice permanent housing in as short a time as possible. The centralized intake and assessment for homeless families has been operating since 2009.

Individuals access services via street outreach that covers the geographic area or walk-in to central hubs and other agencies that provide services. Individuals receive a standardized assessment known as the Vulnerability Index & Service Prioritization Decision Assistance Tool (**VI-SPDAT 2.0**).

Individuals are placed on a central by name list for housing based on their vulnerability. Individuals are placed in housing through a weekly case conferencing session that includes outreach workers, housing and shelter providers, mental health service providers, the VA homeless services division, and other interested parties.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Memphis in collaboration with the local Continuum of Care utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs Dept. serves on the Governing Council which implements/oversees the decision making of the CoC. Once priorities are established by the CoC, those priorities are utilized in the Emergency Solutions Grant through their application process which is open once a year for eligible applicants. There is a selection process which is implemented by utilizing the Ranking and Review Committee of the local Continuum of Care. The Ranking and Review Committee selects the recipients of the Emergency Solutions Grant based on the priorities that were established by the Continuum of Care along with other factors which includes past performance, operational feasibility, need for the project, project quality, and applicant capacity.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City currently has a formerly homeless person that serves on the Continuum of Care Governing Council, the CoC's primary decision-making body. There is a standing position for a formerly homeless person on the Council.

5. Describe performance standards for evaluating ESG.

The Continuum of Care has developed a Performance Benchmark chart which is included in each Emergency Solutions Grant contractual agreement. The Benchmark Performance Chart is utilized to

monitor the progress of each ESG recipient.